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ONE YEAR ACTION PLAN

1998

HUD Community Planning and Development
Consolidated Plan for
HOME, CDBG, HOPWA, and ESG Funding



COMMONWEALTH OF MASSACHUSETTS

Argeo Paul Cellucci, Governor

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

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(a) INTRODUCTION

This 1998 One-Year Action Plan is based on the housing and community development goals set forth in the 1995 Consolidated Plan submission:

HOUSING:

- to expand the supply of permanently affordable housing for low and moderate income households
- to develop a range of housing options for homeless families
- to develop a range of housing for persons with disabilities
- to preserve, maintain or upgrade assisted and unassisted affordable housing

COMMUNITY DEVELOPMENT:

- to address the economic development needs of cities, towns, and regions, with an emphasis on creating permanent employment opportunities for individuals of low and moderate income
- to respond to the need for infrastructure replacement and repair, as a factor in both economic development activities, and in creating or improving low and moderate income housing
- to promote the stabilization of older neighborhoods, creating desirable places for people to live, work, and shop, thereby stemming the effects of deterioration, abandonment, and crime.

The Commonwealth expects to receive funding from the U.S. Department of Housing and Urban Development as follows:

- * HOME, approximately \$11,554,000
- * CDBG, \$37,254,000
- * ESG, \$ 1,648,000
- * HOPWA, \$1,052,000 FY97

The use of funds from the four HUD sources noted above contributes to a coordinated and comprehensive state response to the listed goals.

This plan once again reflects the cooperative participation of the many state agency and non-profit providers which contributed to the initial 1995 Consolidated Plan submission. The Executive Office of Health and Human Services (EOHHS), as the state's ESG recipient, and the Massachusetts Department of Public Health, which administers the state HOPWA funding, were instrumental in assisting the Department of Housing and Community Development in the organization and development of the One-Year Plan.

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Specifically, the use of HOME, CDBG, and HOPWA funds responds to the priorities of Massachusetts' communities to meet the needs of preserving present housing, and expanding the supply of housing. The specific housing and service needs of persons with HIV/AIDS will also be addressed. The Emergency Shelter Grant funding emphasizes the need to prevent homelessness and provide a "continuum" model to move people beyond shelter and into supportive transitional and permanent housing environments. This approach supports the Commonwealth's plan for this population by combining state and federal resources to respond to the housing and service needs comprehensively, and promote greater self-sufficiency and economic stability for the homeless/near homeless population.

CDBG funds are central to the community development priorities identified in this plan. The program supports small business development through the creation of revolving loan funds, and the retention or expansion of existing businesses through the Massachusetts Community Capital Fund.

CDBG funds are also being used to improve and expand infrastructure capacity in smaller communities throughout the state, and the housing rehabilitation funds are being used in many communities to revitalize older housing in established neighborhoods. HOME funds for rehabilitation also contribute to the neighborhood stabilization priority.

Citizen Participation

The draft One-Year Action Plan is being made available for public comment in January and February of 1998. In addition, four public hearings will be held to solicit comment. Notice of availability of the public comment draft and the schedule for the public hearing was sent to mayors, boards of selectmen, community development offices, regional planning agencies, community development corporations, non-profit housing and social service providers, and other interested persons, as well as appearing in metropolitan newspapers throughout the state. Appendix A will include a description of the comments received and a record of the public hearings, as well as the response from the agencies participating in the development of this plan.

CDBG, HOME, ESG and HOPWA held formal meetings to solicit public participation when creating this year's One-Year Action Plan.

In addition to the annual ESG general meetings conducted in Boston on Dec 2 and Worcester on Dec 5, ESG information is mailed annually to over 3,000 direct providers of housing and homeless services listing names and numbers of state contact persons. In addition the plan reflects all input received through the extensive Continuum of Care process including 20 public planning meetings over five months from December to April.

The AIDS Bureau of the Department of Public Health established a Statewide HOPWA Advisory Committee that is convened at least twice per year. The committee is made up of various government representatives, providers, and consumers. Three meetings were held on August 9, 1996, February 28, 1997 and June 5, 1997. The August meeting took place at the Framingham Resource Center. Discussions included the performance of the funded programs and review of the budgetary needs of the programs. The major recommendation of that meeting was that the budget for the Homeless Prevention Program/Rental Start-up Program be increased to meet the unexpectedly high demand for these programs. DPH accepted the recommendation, notified HUD, and increased the budget for these programs. The February meeting was at the Department of Public Health in Boston and focused on the review of the performance of the funded programs in the light of the Annual Progress Report, discussing the FY97 HOPWA allocation of \$1,052,000, and discussing better coordination of the use of the state's HOPWA with the City of Boston's HOPWA and Ryan White Title I funds. A recommendation to invite a representative of Boston's Public Health Commission (agency administering the Ryan White Title I funds) to future meetings was accepted. The June meeting also took place at the Department of Public Health in Boston. The group discussed using the state's HOPWA funds to fund two new housing programs expected to be in operation in 1998. A recommendation to fund the School Street Program in Jamaica Plain and to fund the Robert McBride House in the Fenway with state HOPWA funds was accepted.

DHCD's Private Housing Division held focus group meetings in February and March of 1997 to solicit input regarding the Low Income Housing Tax Credit Program. Comments taken from these meetings helped shape the state's final tax credit plan.

The development of this year's One Year Massachusetts CDBG Plan has included a variety of mechanisms: written comments, focus group meeting, general sessions and training workshops. DHCD retains and records all written and oral comments on the Massachusetts CDBG program and reviews how to incorporate changes during that program year or in upcoming years. DHCD has hosted focus group sessions on small and micro-business loan programs and statistical need factors. In our general grantee sessions, we included agenda items for technical assistance and improvements to the Massachusetts CDBG program.

(b) Resources Available to Respond to Consolidated Plan Needs

identification of available federal, state, and other resources for established housing and community development goals. A summary chart of housing activities relating to the four housing goals of this plan appears on the following pages.

1 Resources available to respond to housing goals

Priority: to expand the supply of permanently affordable housing for low and moderate income households

RESOURCES

Federal Resources:

National Low-Income Housing Tax Credit Program (LIHTC): In Massachusetts, DHCD is the allocating agency for national low-income housing tax credits. Activities of the LIHTC are discussed in **(f) Other Actions** on page 54. For more information please contact the Department of Housing and Community Development at (617)727-7824.

Massachusetts Community Development Fund (CDF): Administered by DHCD, the Massachusetts Community Development Fund provides federal funds on a competitive basis to municipalities that have populations under 50,000 and are designated as HUD non-entitlement areas. Approximately \$26 million will be provided from the federal FY98 allocation to support the rehabilitation of approximately 470 affordable housing units. Applications requesting funds are evaluated through an annual competition through the CDF and the *Housing Development Support Program (HDSP)* (See more complete discussion under **b) 2. Resources** available for responding to community development goals).

HOME Investments Partnership Act (HOME): As HOME's administering agency, DHCD expects to receive an additional allocation of approximately \$11,554,000 in federal FY98. DHCD intends to continue awarding HOME funds competitively, with priority being given to projects located in municipalities not receiving HOME funds directly from HUD.

DHCD will continue to administer all four HOME program types: multi-family rental loans, homebuyer assistance, homeowner rehabilitation, and tenant-based rental assistance (although no new tenant-based rental assistance money will be made available this year). Eligible applicants for HOME funds are municipalities, non-profit agencies (including Community Housing Development Organizations (CHDOs) as defined by HUD), and for-profit developers.

Note: A minimum of 15% of the federal FY98 allocation will be reserved for CHDOs serving as owners, sponsors, or developers of rental production projects or project-based first-time homebuyer projects. The Director of DHCD reserves the right to consider geographic distribution in making funding decisions for the 15% CHDO set-aside. DHCD will continue its practice of encouraging CHDOs to participate in the HOME program. The rental programs are targeted to individuals or households earning less than 60% of area median income; the homebuyer and homeowner programs are targeted to individuals or households with incomes below 80% of area median income.

HOUSING AND RELATED ACTIVITIES: PROJECTED ACTIVITIES IN 1998

PROGRAM AGENCY/ACTIVITY		Expected level of activity	Target Population
<u>HOMEOWNER/RENTAL UNIT REHABILITATION</u>		all figures are estimates	
p.5	DHCD/CDBG (state allocation)	470 units	
p.42	DHCD/HOME Rental (state allocation)	60 units	rental units only
p.35	DHCD/Housing Stabilization Fund	398 units	rental units only
p.9	DHCD/MHP Homebuyer Assistance	33 units	rehab only
p.35	MHFA/HILP Program	50 loans	
p.30	MRC Home Mod Program	25 units	
p.8	USDA Rural 504 Grants (over age 62)	29 units	
p.8	USDA Rural 504 Repair Loans (under age 62)	36 units	
p.8	USDA Housing Preservation Grants	3 grants	
<u>HOMEBUYER ASSISTANCE</u>		(Individuals to be assisted)	
p.9	DHCD/HOME Project Based	33	
p.9	DHCD/HOME Homebuyer Assistance	100	
p.9	DHCD/MHP Soft Second Program	300	
p.35	DHCD Housing Stabilization Fund	63	
p.29	DMR Home of Your Own Alliance	19	
p.10	MHFA General Lending Program	2,000 loans	
p.10	MHFA/Homebuyer Counseling	3,500	
p.10	MHFA/Federal HOME Fund	40	
p.35	MHFA/Purchase + Rehabilitation Program	100 households	
p.11	MHFA/Mortgage Insurance	770 loans	
p.8	USDA Rural 502 Loans	130 loans	
p.8	USDA Rural Housing Guaranteed Home Purchase Prog.	328 loans	
<u>HOUSING DEVELOPMENT</u>			
p.10	DHCD/Public Housing (all programs)	80 units	includes elder, family, and special needs
p.9	DHCD/Local Initiative Program	199 units	
p.54	DHCD/Low-Income Housing Tax Credit (LIHTC)	2,300 units	
p.34	DHCD/Housing Innovations Fund	576 units	
p.10	MHFA/Multi-family Housing	1,606 units	
p.11	MHFA/Demonstration Disposition Program	2,215 units	const. loan financing
p.31	Elder Affairs	1,000 units	
p.8	FHLBBAffordable Housing Program (AHP)	50 loans	
p.12	CEDAC Acquisition Loan Program	6 to 8 units	
p.43	CEDAC Predevelopment Loans	50 loans	
p.11	MHP Bridge Financing Program	100 units	
p.11	MHP Permanent Plus Program	124 units	
p.11	MHP Permanent Rental Financing Program	1,483 units	
p.11	MHP Working Capital Fund	50 units	
p.43	MHP First Look	35 loans	
p.43	MHP Predevelopment Loans	2 loans	
p.43	MHP Technical Assistance	12 loans	
p.13	MHIC Equity Program	600 units	
p.13	MHIC Loan Program	100 units	
p.8	USDA Rural 515 Multi-family Housing	1 loans	

HOUSING FOR SPECIAL NEEDS POPULATIONS

p.20	DVS/Emergency Shelter	247 beds	homeless veterans
p.20	DVS/Transitional Housing	259 beds	homeless veterans
p.26	DHCD/Facilities Consolidation	126 units	DMH and DMR clients
p.14	DHCD/McKinney Perm. Housing for Disabled Homeless	113 persons	disabled homeless
p.26	DHCD Housing Options Program	175 persons	disabled homeless
p.20	DSS SSTAP Program	39 units	battered families
p.31	MHFA/Elder CHOICE	623 units	frail elders
p.31	MHFA/Options for Independence	20 residences	DMR & DMH clients
p.31	MHFA/Structured Service Program	44 units	substance abuse
p.30	MRC Support Living Demonstration Project	36 persons	MRC clients
p.14	DHCD Shelter Plus Care	192 units	
p.15	Local Housing Authority Transitional Housing	40 units	homeless families
p.31	DMR/DMH Set-aside	70 units	
p.31	MHFA Structured Services	44 units	

HOUSING/SUPPORTIVE SERVICES

p.18	AIDS Bureau	776 units	persons with AIDS
p.16	BSAS	see text	subst. abuse recovery
p.27	DMH Supportive Services	6,000 units	DMH clients
p.24	DMH/811 activity	49 units	AIDS clients
p.26	DMH	71 units	DMH clients
p.24	DMR	5 units	DMR clients
p.26	Section 8 (through 1998) ind. and families w/disabilities	175 units	targeted to homeless
p.28	DMR Supportive Services	9,600 units	DMR clients
p.26	DMR Services to Homeless through Shelters	275 persons	DMR clients in shelters
p.20	DSS Battered Women Program	36 programs	battered woman and families
	Shelter Sites	28 sites	
	Teen Living Program	21 programs	
p.20	DVS Outreach Centers	10,500 persons	homeless prevention
p.31	MHFA/DPH Community Housing	73 units	substance abuse family

TENANT-BASED RENTAL ASSISTANCE (families/individuals)

p.34	DHCD/MRVP	0	10,000 existing families and individuals
p.26	DHCD/Alternative Housing Voucher Program	800	low income, disabled
p.32	DHCD/Section 8	72	low income families and individuals
	Family Unification Project	100	
	Holyoke Ramos Consent Decree	50	
p.18	DPH Rental Assistance Program	20	DPH clients
p.7	DMH/rental housing subsidy	800	DMH clients

OTHER:

p.19	DTA/Scattered Site Emergency Shelter	3,500 clients	homeless families
p.32	DHCD/Weatherization Assistance (2 programs)	6,620 households	
p.57	DHCD/Lead Hazard Control Program	600 units	
p.45	DHCD Sewer and Water	7,763 persons	
p.36	MHFA/Get the Lead Out	400 loans	
p.12	MHP Lead Abatement Loans	55 units	
p.36	Homeowner Septic Repair Loan Program	200 loans	Title V. septic repair
p.47	Rural Development Sewer and Water	11 loans	

The resources for the HOME match continue to be the state-funded Massachusetts Rental Voucher Program and the state's Housing Stabilization Fund (both described in this section of the plan). Annual expenditures through these two programs alone are approximately \$52 million. Since states are allowed to "bank" match, that expenditure level would constitute match – calculated at 25 cents (\$0.25) on the HOME dollar (\$1.00) – for many years. For more information please contact the Department of Housing and Community Development at (617)727-7824.

USDA Rural Development (formerly Rural Economic and Community Development Administration and the Farmers Home Administration): Rural Housing Programs through the RHS provide decent living quarters for rural Americans of low- to moderate- income. There are two types of homeownership loans: guaranteed and direct loans. The purpose is to provide financing with no down payment and favorable rates and terms either through a direct loan from RHS or guaranteed through a private financial institution. In Massachusetts for FY98, \$8,186,000 (130 loans) will be available for Section 502 direct loans, \$28,768,00 (328 loans) for Rural Housing Guaranteed loans, \$177,000 (36 loans) for Section 504 repair loans, \$188,000 (29 grants) for 504 grants, and \$1,000,000 (1 loan) for Section 515 multi-housing loans. Housing Preservation Grants (HPG) are available to help low income homeowners repair and rehabilitate their homes. In Massachusetts for FY98, there is \$134,725 (3 grants) available for this program. This funding is available in rural sections of Massachusetts. Non-program housing inventory properties (REO) may be sold to public bodies and nonprofit organizations for a 10% discount if used for transitional housing for the homeless. More information can be obtained by calling USDA Rural Development at (413)253-4300.

Federal Home Loan Bank of Boston: The Federal Home Loan Bank is a central bank for housing finance in the six New England states. Institutions eligible for membership include savings banks, S & Ls, cooperative banks, commercial banks and credit unions. Member institutions are sole customers and stockholders of the Bank and are primary originators of home mortgages in the New England region. The Federal Home Loan Bank system is a national network of 12 regional, member-owned central banks. The Home Loan Bank System was created by Congress to promote home finance by providing financial services to banking institutions which commit a significant portion of their assets to home mortgage loans.

The Federal Home Loan Bank of Boston's *Affordable Housing Program* (AHP) continues to be an important source of financing for affordable housing projects in Massachusetts and throughout New England. In 1998, approximately \$9 million in AHP funds will be made available which will provide funding to approximately 50 projects. The bank allocates 10% percent of its yearly profits to a subsidy pool that is used to provide discounted loans, and in some cases, grants to member institutions. Member institutions then use these funds to support specific initiatives to develop or preserve affordable rental or ownership housing within their communities. AHP funds are awarded in two competitive application rounds held each year in April and October and must benefit households earning at or below 80% of the area median income.

The Federal Home Loan Bank offers two additional loan programs for housing and community economic development. Through the *Community Investment Program* (CIP) and *New England Fund* (NEF), advances are provided to members at rates below those normally available. In return for favorable rates, member institutions agree to use the funds in support of projects that meet the program guidelines. In 1998, no limit has been established for these two funds as the amount of funding distributed will depend on the number of qualifying projects that apply. Eligible uses of funds include development of affordable ownership or rental housing benefiting households with incomes at or below 115% of median (CIP) or 140% of median (NEF). Commercial and economic development projects may also be funded provided they benefit households or neighborhoods where incomes are at or below 80% of median (CIP) or 140% of median (NEF). Additional information concerning these programs may be obtained by contacting the Housing and Community Investment Department at (617)292-9677 or (617)292-9646.

State Resources:

DHCD/Massachusetts Housing Partnership (MHP) Fund Soft Second Loan Program: The DHCD/MHP Fund Soft Second Loan Program is a joint initiative of the public and private sectors to help eligible buyers purchase their first homes. During 1998, DHCD and MHP expect to invest \$3.5 million in state funds to support Soft Second Loans. The new funding will assist approximately 300 new buyers in communities throughout the state. The program is established at the local level with potential buyers working with participating lenders and local officials to determine their eligibility. The program combines a conventional first mortgage with a subsidized second mortgage to help low-and moderate-income households qualify for a mortgage and purchase a home for the first time. For more information please contact the Massachusetts Housing Partnership at (617)338-7868.

DHCD/HOME Homebuyer Assistance: DHCD expects to award, through a competitive RFP process, approximately \$2 million dollars in project based homebuyer funds to rehabilitate and resell 33 single family homes to eligible first-time homebuyers and approximately \$1 million in purchaser-based homebuyer funds to provide downpayment/closing costs assistance to 100 eligible buyers. For more information please contact the Department of Housing and Community Development at (617)727-7824.

DHCD Local Initiative Program: During 1997, DHCD approved eight new LIP projects with a total of 199 units, 54 of which were affordable. Affordable units in LIP homeownership projects must be sold to households at or below 80% of area median income. While the agency cannot predict the level of activity from year to year, the best estimate is that a similar level of activity will occur for this program in the year ahead.

It is also worthwhile to note that there appears to be increased interest in the undertaking of comprehensive permit projects through the Local Initiative Program. The program gives cities and towns more flexibility in their efforts to provide low and moderate income housing. LIP provides technical assistance to housing that is developed through the initiative of local government. Two types of housing are supported by the program: *Local Initiative Units*, which are developed through a city or town's conventional zoning process, and *Comprehensive Permit Projects*, which are developed through the comprehensive permit process. All low and moderate

income units developed through the Local Initiative Program are counted toward a community's stock of low and moderate income housing for purposes of Chapter 40B. For more information please contact the Department of Housing and Community Development at (617)727-7824.

Public Housing: In FY98, DHCD will allocate \$10 million for new construction activities as follows -- 16 family public housing units, 48 elderly units, and 16 units for special needs populations. For more information, please call the Department of Housing and Community Development at (617)727-7130.

Massachusetts Housing Finance Agency Initiatives to Expand the Affordable Housing Supply: MHFA invests resources in both multifamily and single family affordable housing. Further information regarding specific single family programs can be requested at (617)854-1020. Information regarding multifamily development programs can be requested at (617)854-1371.

These initiatives are described briefly below:

Massachusetts Housing Finance Agency Multifamily Housing: MHFA will continue to finance the development of mixed-income rental housing. The agency expects to provide \$128 million to finance 1,606 new units of mixed-income rental housing during 1998.

Single Family Programs: The Massachusetts Housing Finance Agency's single family loan programs are designed to assist low- and moderate-income families who are taking the important step of buying their first home or making needed repairs and improvements to homes they already own. These programs have promoted important public policy goals that spur the market and encourage the revitalization of older urban neighborhoods.

First-time Homebuyers Assistance: During 1998, MHFA will continue its long record of expanding the affordable housing supply through assistance to first-time home buyers. The Agency operates several high-volume homeownership programs. The Agency anticipates providing \$125 million in financing and 2,000 loans through its largest program, the *General Lending Program*. The Agency also will continue to fund and promote its *Homebuyer Counseling Program*. As many as 3,500 buyers will be offered counseling on all aspects of homeownership during 1998.

Federal Home Fund: At the end of 1995, MHFA implemented a pilot program to set-aside single family mortgage revenue bond financing to be used in conjunction with HOME assistance to first-time home buyers. This program will leverage HOME funds by providing below market interest rate mortgages to make homeownership even more affordable for low income buyers. MHFA anticipates providing \$4 million in loans for eligible borrowers totaling approximately 40 loans.

Massachusetts Housing Finance Agency Single Family Construction Program: This program provides financing for single family construction when traditional sources of construction financing are unavailable. Financing is available for new or partially built developments of which 30% of the units are priced within Agency acquisition cost limits. Upon completion of these units, the agency will provide mortgage loan funds for eligible borrowers.

Massachusetts Housing Finance Agency/HUD Foreclosed Property Demonstration Disposition: In 1995, MHFA began the disposition process of ten developments located in the Roxbury, Dorchester and South End neighborhoods of Boston containing over 1,900 HUD-foreclosed rental units and requiring more than \$187,000,000 of renovation work. In the fall of 1996, an additional 315-unit development representing an additional \$40,000,000 in demolition and reconstruction was added to the demonstration program. MHFA is responsible for the oversight of property management, major building renovations, and, in some cases, demolition and reconstruction prior to the disposition of the properties. By 1998, construction work will have been completed or will be under way in each of the developments. MHFA also will manage the disposition of the developments to tenant associations or other tenant-based organizations and will provide long-term management oversight. MHFA is the only state housing finance agency in the country to be implementing the demonstration program.

Massachusetts Housing Finance Agency Mortgage Insurance Fund: The Fund provides a stable mortgage insurance market for the Agency's first time borrowers. During 1998, the Fund expects to provide mortgage insurance for 770 loans totaling \$70 million. The Agency requires mortgage insurance on loans if buyers are unable to make downpayments of at least 25%.

Massachusetts Housing Partnership Fund Initiatives to Expand the Affordable Housing Supply: The Massachusetts Housing Partnership Fund is a quasi-public agency financed by the banking industry to support affordable housing and neighborhood development. The MHP fund provides communities, local housing partnerships, and non-profit and for-profit developers with technical assistance and below-market financing to create affordable rental housing and homeownership opportunities throughout the Commonwealth. For over a decade, the MHP Fund has helped expand the supply of affordable housing and supported neighborhood revitalization through the following programs:

Permanent Rental Financing Program: This program provides long-term fixed rate financing for rental properties to for-profit and non-profit developers. The MHP fund expects to close over \$25 million in project loans resulting in 1,236 units, and to provide funding commitments of an additional \$30 million in 1998, producing 1,483 units.

MIIC Construction Bridge Financing Program: This program offers fixed-rate bridge financing for Low-Income Tax Credit projects through a loan facility managed by the Massachusetts Housing Investment Corporation (MHIC). The MHP Fund expects to advance approximately \$5 million under this program in 1998, producing 100 units.

CDC Working Capital Fund: This fund, administered by the Local Initiative Support Corporation (LISC), provides lines of credit to Community Development Corporations across the Commonwealth. The MHP Fund expects to advance approximately \$300,000 in 1998, producing 50 units.

Permanent PLUS Program: Combines fixed-rate permanent financing with subsidy funds made available to the MHP Fund through a special program with BankBoston. The MHP Fund expects to make funding commitments of approximately \$1 million in 1998, producing 124 units.

Acquisition Loan Fund: See CEDAC below.

Lead Paint Abatement Loan Guaranty and Subsidy Program: The MHP Fund continues to offer its lead paint loan guarantee program where the MHP Fund provides a 100% guarantee on lead paint abatement loans made through private lenders. In 1997, the MHP Fund created a new interest subsidy program which enhances its existing guarantee program by providing a prepaid interest subsidy to reduce the private lender's interest rate to 3%. The interest subsidy program is available in participating communities. The MHP Fund expects to advance up to \$500,000 in 1998 to be used to provide both guarantees and interest subsidies for 12 loans totaling 55 units. For more information about Massachusetts Housing Partnership programs, please call (617)338-7868.

Community Economic Development Assistance Corporation (CEDAC) Initiatives: CEDAC provides pre-development loans and technical assistance services from its staff to non-profit developers throughout the state to develop and preserve housing for low- and moderate-income families and individuals. CEDAC has approximately \$7.5 million available in revolving loan funds and credit facilities available to meet the pre-development needs of non-profit developers. CEDAC will make approximately \$2 million available in high risk, unsecured loans, to about 50 projects, to help non-profit developers cover their pre-development expenses in the period from project start to the closing of the project's construction financing. CEDAC will also continue to provide technical assistance to non-profit developers and municipalities with a continuing \$150,000 technical assistance contract from the HUD HOME program, aimed at providing technical assistance services to Community Housing Development Organizations (CHDOs).

In 1998 CEDAC will continue to focus on implementing its Acquisition Loan Program (ALP), a \$3 million initiative undertaken in conjunction with the Massachusetts Housing Partnership Fund (MHP). The ALP provides non-profit developers with a new resource: acquisition loans to allow non-profits to acquire key strategic properties in their neighborhoods which would otherwise be lost as opportunities for creating new low-income housing. CEDAC expects that it will make between 6-8 loans for about \$1.5 million in FY98 from the ALP.

CEDAC will also continue to work with the Department of Housing and Community Development (DHCD) to underwrite the Housing Innovations Fund (HIF) and the Facilities Consolidation Fund (FCF) loan programs to create new housing opportunities for homeless families and individuals, and for people with various disabilities. DHCD projects that approximately \$4.7 million in HIF loans and \$2.5 million in FCF capital will be available to support these program objectives.

In addition CEDAC will continue its extensive and nationally-recognized work with HUD on the preservation of existing multi-family housing for low-income families, including its work on the Demonstration Disposition program (now over 2,100 units), and on other federally-assisted rental housing. The first several hundred Demo Dispo units will complete construction this year, with the bulk of the remaining units scheduled for completion in FY99. CEDAC helped complete over 1,100 units of expiring use restriction housing in FY97, and will now focus its policy and program efforts on the preservation of Section 8- assisted for rental housing, and other federally-assisted stock which requires capital infusions for upgrading and/or preservation. CEDAC will also continue to administer the Intermediary Technical Assistance Grant (ITAG) program for HUD for these projects. For more information please call CEDAC at (617)727-5944.

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Massachusetts Housing Investment Corporation (MHIC) Financing: Funds are available for affordable housing projects through the *MHIC Loan Program*, OneSource (with MHP), and the *Massachusetts Housing Equity Fund*. Through its Loan Program, MHIC anticipates making loans totaling approximately \$28 million which will create about 400 to 800 new units over the next year. Tax credit equity investment, through MHIC's Equity Funds, should total approximately \$50 million over the next year. Approximately 700 to 800 units will be created through this program.

For more information about these programs, please contact the Massachusetts Housing Investment Corporation at (617)338-6886.

Twenty-two private lenders currently participate in the Massachusetts Housing Investment Corp. The lenders are:

Bank Boston
Fleet Bank of Massachusetts
State Street Bank & Trust
Boston Safe Deposit & Trust
Boston Private Bank & Trust
PNC Bank, New England
Boston Bank of Commerce
Springfield Institute for Savings
Federal Deposit Insurance Corporation
First Massachusetts Bank
Fall River Five Cents Savings Bank

Atlantic Bank and Trust
Grove Bank
US Trust
Telephone Worker's Cooperative Bank
Citizens Bank
Wainwright Bank and Trust
Stoneham Savings
Freddie Mac
Fannie Mae
Compass Bank
Hyde Park Savings Bank

Priority:	to develop a range of housing options for homeless families
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RESOURCES

Federal Resources:

HOME Investment Partnerships Program (HOME): DHCD does not anticipate committing additional HOME Funds for tenant-based rental assistance subsidies in 1988. Currently, several HOME recipients continue to provide rental assistance out of their initial funding awards. For more information please call the DHCD at (617)727-7824.

Section 8 Rental Assistance: The Section 8 Rental assistance program in Massachusetts is administered by DHCD through eight regional housing non-profit corporations and two local housing authorities. See page 32 for more details.

McKinney Supportive Housing for the Homeless: Permanent Housing for Disabled Homeless Individuals: DHCD received renewal funding for five permanent housing grants in FY97. These renewals will run through FY98. Funding for FY98 of \$1,328,974 will serve 113 homeless persons with disabilities by providing permanent housing and supportive services. Programs are operated by non-profit and/or local housing authority sub-grantees with additional funding provided by the Massachusetts Departments of Mental Health, Mental Retardation, Public Health and resident rents. These additional funds supplement the federal grants, which fund operating and supportive service costs of the programs. DHCD has been working with project sponsors to ensure continuation of grant funds under the program since FY98 is the last year of permanent housing funding for several projects. More information about this program can be obtained by calling the Department of Housing and Community Development at (617)727-7001 x658.

McKinney Section 8 Moderate Rehabilitation SRO for Homeless Individuals: All four of these projects are completed and occupied as follows: Springfield 44 units, funded in FY92; Worcester 38 units, funded in FY93; Gardner 15 units and Haverhill 19 units, both funded in FY95. The Gardner and Haverhill projects are both targeted to homeless veterans. For more information please call the Department of Housing and Community Development's Bureau of Federal Rental Assistance at 617-727-7130 x655.

Shelter Plus Care: All DHCD McKinney Shelter Plus Care Projects funded in FY93 are proceeding well. The four Shelter Plus Care projects provide up to 192 units of housing each year for homeless disabled persons. Three of the four projects are expected to end between 2000 and 2001; the fourth will continue until the year 2005.

In FY96, EOHHS and DHCD received over \$8m in SuperNOFA funding for six Shelter Plus Care projects, one SRO MOD rehab, and one Supportive Housing Project. Four of the Shelter Plus Care projects began in July of 1997 and the remaining project is set to start at the beginning of 1998. The start-up for this specific Shelter Plus Care Project has taken longer than expected due its complex nature -- 53 units of housing in five developments throughout the Commonwealth for families and individuals living with substance abuse, involves six state agencies and fifteen local housing and service organizations.

Applications for McKinney Funds: a) Department of Mental Health (DMH) will continue to seek additional McKinney or federal program funds to serve homeless individuals with mental illness. b) Department of Mental Retardation (DMR) will continue to work with non-profit service providers in the preparation of McKinney funding applications, as appropriate, to serve mentally retarded individuals living in homeless shelters, temporary respite facilities, or other inappropriate and temporary situations.

Emergency Shelter Grants: The Executive Office of Health and Human Services (EOHHS) will continue to apply for and distribute federal ESG funds to homeless programs across the Commonwealth. In 1998, \$1.648 million will be available to provide emergency shelter, case management support for homeless families and individuals, substance abuse counseling, housing search, job training, AIDS programs, and services to homeless elders, battered women and veterans. (See also (c) **Activities**, following this section.) Appendix C has a list of awards including contact names and telephone numbers.

McKinney Supportive Housing Program (SHP): EOHHS agencies distribute these awards to grantees throughout the state; funds are used to provide services to both homeless families and individuals, many with special needs or disabilities. EOHHS is now in the second full year of operation of these programs.

Two uses of the Supportive Housing Program funds include:

Scattered Site Apartment Program: Funding for FY98 of \$881,526 in McKinney funds and \$31,083 through DSS will provide 39 private market units which will be used as temporary transitional housing for homeless battered women and their children. Program participants will receive case management and support services. They will be also assisted in securing permanent housing upon completion with the program. The total award for this grant is \$2,951,251 for the period February 1, 1996 through January 31, 1999.

Local Housing Authority Transitional Housing Program: Funding for FY98 of \$963,094 in McKinney funds and \$40,114 through DHCD will provide 40 public housing units which will be used as temporary transitional housing for homeless families and their children. Program participants will receive case management and supportive services. If the families successfully complete their individual service plan, they can go under lease at the LHA that will serve them. The total award for this grant is \$2,661,137 for the period February 1, 1996 through January 31, 1999. See Appendix B for a complete listing of (SHP) awards.

In 1996, EOHHS and DHCD received over \$8m in SuperNOFA funding for six Shelter Plus Care projects, one SRO MOD and one SHP. The SHP project, ATARP (Active Treatment and Relapse Prevention), is being jointly administered statewide by the Departments of Mental Health and Public Health.

EOHHS and DHCD was awarded for \$4.6 million in the Continuum of Care competition to fund six projects (all SHP) in 1998. In addition, the Commonwealth helped facilitate and support 20 additional local or regional applications. Planning for the 1998 Continuum of Care competition has already begun on the state, regional and local levels. Contact EOHHS, (617)727-7600 for more information.

State Resources:

The Commonwealth will continue its long-standing commitment to providing housing and support services to homeless and at-risk individuals and households through the investment of the following resources available through various state agencies:

Homelessness Intercept Program (Housing Search and Emergency Assistance Services): The Homelessness Intercept Program (HIP) provides a variety of support services for families and individuals designed to ensure that families in housing crisis secure and retain permanent housing. Implementation of HIP includes pursuing an aggressive housing placement program, family mediation, landlord/tenant dispute resolution, involvement of diverse community resources, and training in money management. The intention of the program is preventative; offering the kind of support that allows families to assume a larger share of responsibility for their own lives while also helping to remain in stable housing.

The goals of the program are carried out by a statewide network of housing and services providers, under contract to DHCD and directed by DHCD staff. HIP is funded substantially by the Department of Transitional Assistance with partial support by DHCD. For more information please contact the Department of Housing and Community Development at (617)727-7006. For a listing of local agencies and phone numbers see Appendix D.

The Department of Public Health, through its AIDS Bureau and its Bureau of Substance Abuse Services (BSAS) will continue to provide funding for case management, support and supervision, social and training for social and basic skills (e.g., activities of daily living, independent living skills, etc.), AIDS education, substance abuse relapse prevention and intervention, clinical consultation, and peer support around issues of HIV infection and recovery from addictions. These efforts are described below:

Bureau of Substance Abuse Services (BSAS): During 1997 and continuing in 1998, the Department of Public Health, Bureau of Substance Abuse Services will:

- administer and monitor 10 substance abuse family treatment shelter programs for homeless, caretaking parents and their children. Overall, these programs have a capacity to serve up to 75 estimated homeless families.

- provide approximately one million dollars of funding annually to three single adult shelter programs, located in Cambridge, Lawrence, and Worcester for emergency shelter services which includes substance abuse stabilization services, outreach, assessment and referral, and educational services. Each of these programs has set aside transitional beds for people in recovery. Two shelters in Boston receive funding from BSAS for transitional beds serving homeless people in early recovery. BSAS also provides support for the case management component of the Boston Night Center, a night-time drop in center for substance abusing, homeless adults in downtown Boston. BSAS also provides funding to seven shelter/treatment programs to enhance services for homeless people in recovery.

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-provide funding to support case management and housing management services to 23 supportive housing projects for individuals in recovery. The BSAS additionally has also initiated the funding of limited “shallow” rent subsidies to residents of supportive housing programs to assist in their transitioning into these housing programs.

-support approximately 146 current units of alcohol and drug free housing in 20 houses for people in recovery through the SHARE (Sober Housing for Addiction Recovery Environments) loan program. The majority of residents at these facilities were previously homeless. SHARE supported housing now is available in Malden, Boston, Lowell, Chelsea, Lawrence, Springfield, Quincy, Newburyport, Haverhill, Medford, Everett, Brockton, and the Boston neighborhoods of Mattapan, Hyde Park, and South Boston.

-support 22 acute treatment and 60 residential rehabilitation programs which serve significant numbers of homeless clients.

-fund an outreach worker in a collaborative effort with the Pine Street Inn for the Downtown Crossing area of Boston. The outreach worker maintains a visible presence in the area, to seek out chemically dependent homeless individuals who are in need of shelter or substance abuse treatment services. The program provide homeless individuals with referrals and transportation to appropriate treatment and support services.

-work with the Department of Transitional Assistance (DTA) by providing funding to expand outreach efforts to homeless individuals with substance abuse problems who apply for public assistance through the Homeless Unit of DTA in Boston. The program provides support and client referrals to shelter services, substance abuse treatment, and employment services.

-support the Brookside Terrace Family Housing Project, located in Southbridge, which provides housing, substance abuse treatment, and case management to homeless families with substance abuse treatment needs. The Brookside program combines permanent housing with on-site case management and outpatient substance abuse treatment. Services are family-focused, and linked with community based health and social services. The program has the capacity to serve 20 families. This program was awarded a Significant Achievement Award in the Special Housing Needs category by the National Council of State Housing Agencies.

-federal funding in the amount of \$243,407 has been secured to provide supportive services in sheltering environments to assist in clients in their recovery and movement towards an independent lifestyle.

-in collaboration with the sheltering and homeless outreach community, BSAS is continuing the effort to expand acute treatment and residential rehabilitation services to homeless individuals with substance abuse problems. Sixty beds for acute treatment services for homeless individuals have been added to the current system of acute treatment services costing approximately two million dollars a year. Additionally, federal funding of approximately three million dollars over a three year period, has been secured to ensure access to the residential recovery home system for homeless clients.

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-the BSAS recently was awarded over two million dollars of federal funding to provide approximately 54 housing subsidies statewide for homeless families and individuals in recovery over a five year period beginning in early 1997. The BSAS has committed to provide matching funds for supportive services for this program. This new program is based on the Brookside Terrace program model described above which combines permanent housing with on-site case management and outpatient substance abuse treatment. Services are family-focused, and linked with community based health and social services.

-additionally, the BSAS in collaboration with Department of Mental Health, was awarded over two million dollars of federal funding to provide housing subsidies and supportive services statewide for 40 homeless families and individuals dealing with a co-occurring substance abuse and mental health problems. This new program will incorporate intensive case management services along with substance abuse and mental health services.

-in collaboration with the Massachusetts Housing and Shelter Alliance, the BSAS has applied for \$1,367,586 of 1998 federal funding to establish 40 statewide post-acute treatment, pre-residential SRO units with intensive case management and support services. This program will address an identified gap in the continuum of care for chronically substance abusing homeless individuals by developing a network of collaboration between shelters, acute treatment services, and the residential recovery home system.

Any additional information can be obtained by calling the Department of Public Health, Bureau of Substance Abuse at (617)624-5134.

AIDS Bureau: During (calendar) 1998 the AIDS Bureau of the Massachusetts Department of Public Health (DPH) plans to continue to fund the 29 supportive AIDS housing programs (739 units) that are currently funded by the AIDS Bureau (23 congregate/clustered programs providing 308 units; six scattered-site programs providing 431 units) and it plans to continue the DPH Rental Assistance Program that subsidizes an additional 20 units. In addition, during 1998, the AIDS Bureau plans to fund one additional congregate program (The Robert McBride House) that is currently in construction and is expected to open in mid-1998; it will provide 17 new units of supported housing for people with HIV/AIDS. In addition to these supported AIDS housing programs, the AIDS Bureau plans to continue to fund the 20 rental subsidies (scattered-sites) of the DPH Rental Assistance Program. Finally, DPH plans to continue to fund the four housing-related programs that provide technical assistance and training to the providers of the 29 supportive AIDS housing programs funded by the AIDS Bureau (as well as to other AIDS housing programs not funded by the AIDS Bureau) and that provide short-term rental assistance to households with people with HIV/AIDS.

The AIDS Bureau notes that during 1997 it assisted in the establishment of the Cape Regional Housing Initiative, a 27 unit, scattered-site, Shelter Plus Care program awarded through the state's federal FY96 SuperNOFA application. Also, during 1997, the AIDS Bureau developed a set of Standards of Care to ensure that consistent, high quality services are delivered in supportive housing programs. These Standards of Care are contractually binding on those programs funded by the AIDS Bureau effective with contracts established or renewed in state fiscal year 1998 (began July 1, 1997). In addition the Standards of Care are recommendations for those AIDS housing programs that are funded by sources other than the AIDS Bureau.

Finally, the AIDS Bureau plans to fund the expansion of existing AIDS housing (and related) programs and establish new programs, contingent upon the appropriation of additional state funds or the AIDS Bureau's success in applying for additional federal funds which may become available. See Appendix E for a listing of programs funded through the AIDS Bureau. For general information, please contact the AIDS Bureau at (617) 536-5300.

Department of Mental Health (DMH): The state legislature has allocated over \$17.1 million to DMH to serve the homeless mentally ill for supportive services for homeless projects throughout the state. Most of the projects are relying on HUD McKinney Act funds in order to provide rental subsidies to project participants.

The DMH will maintain the Homeless Services Unit within its Metro-Boston Area. The unit will continue to oversee: a) three DMH transitional housing and shelter centers; b) a team of clinicians and specialists who work with the homeless on the street and in shelters; c) services for individuals living independently; and, d) development of housing options for homeless individuals with mental illness with funds provided through federal, state, and local sources.

DMH also intends to focus on the promotion of employment opportunities for homeless mentally ill persons. In addition to its own services, DMH plans to establish linkages with the state's DET and the MassJobs Council.

DMH will continue to promote innovative ways to serve those homeless persons dually diagnosed with both a mental illness and a substance use problem. To achieve this goal DMH will continue to work closely with the Department of Public Health in reaching these individuals to provide services which will assist in stabilizing people in the community. DMH and DPH received McKinney funding to serve 60 dually diagnosed homeless individuals and families across the state, and a Center for Mental Health Services grant to implement exemplary planning and programming practices for this population of clients. For more information, please contact the Department of Mental Health at (617)727-5500 x362.

Department of Transitional Assistance: A primary tool for preventing and alleviating homelessness in the Commonwealth is the Emergency Assistance (EA) program. In FY98, DTA received an appropriation of \$44.6 million for emergency family shelters, housing search, and rent arrearages. The Department expects 9,660 families to receive Rent Arrearage payments in FY98. These payments are made to families to prevent homelessness due to imminent eviction or natural disaster.

In FY98, the Department is providing funding for 50 individual shelters, three day programs, one night program, one clothing distribution center and the health care for the homeless program. The budget also provides funding for three additional shelters in FY98. Together, these programs will shelter over 2,500 homeless individuals each night, provide over 178,000 meals and provide health care to over 3,500 clients. Total FY98 spending for emergency shelter and related services for homeless individuals is estimated at \$29.5 million. Shelter staff provide comprehensive support services for families such as housing search, parenting skills, and budgeting, and work with the families to develop a plan for their exit from shelter. On any given night, the Department can provide shelter and services to almost 900 families in approximately 80 shelters, scattered sites and transitional housing units located throughout the state. Please call (617)348-5330 for more information about any Department of Transitional Assistance Program.

Department of Veterans' Services: In 1998, the Department of Veterans' Services (DVS) will continue to support programs that focus on homelessness prevention, emergency shelters, and permanent and transitional housing for veterans of the Armed Services who are homeless. Veterans represent as many as one-third of single homeless individuals in Massachusetts. Reliance on non-profit organizations staffed and managed by veterans to provide these services is the hallmark of the DVS approach. DVS will continue to maintain its Housing Advisory Board (HAB) to share information about housing programs that benefit veterans. The HAB is made up of veterans who provide housing and/or services to veterans. At the quarterly meetings, members review programs and proposals to provide housing and services to veterans, focusing on providing housing and services for homeless veterans.

Homeless prevention: DVS will continue to provide a minimum of \$792,300 to nine veteran-operated Outreach Centers in every region of the state. These centers provide approximately 46,000 units of service to 10,500 veterans and their families. In addition, DVS will provide \$7,820,000 to cities and towns to provide short-term emergency assistance to 3,500 eligible veterans who served during wartime and families of these veterans through the M.G.L. Chapter 115, Emergency Assistance to Veterans Program.

Emergency Shelters: DVS will provide \$1,740,000 to support 247 beds in four veteran-operated emergency shelters for homeless veterans in Greater Boston, Central MA, Southeast MA, and Western MA including newly established beds for women veterans.

Transitional Housing: DVS will provide \$1,062,000 to help support 259 transitional rooms for homeless veterans at seven veteran-operated facilities. In addition, DVS will provide technical assistance to three veteran-operated organizations that propose to develop multi-unit transitional housing for homeless veterans. At least one will be located on federal surplus military property. DVS will assist veterans who operate transitional housing to identify funding for supportive services. All such transitional housing is drug and alcohol free.

Permanent Housing: DVS will continue to support programs that expand permanent housing solutions for homeless veterans.

Programs and centers servicing homeless veterans are listed in Appendix G. Call the Massachusetts Department of Veterans' Services at (617)727-3578 for information about veterans' housing options.

Department of Social Services: The Department of Social Services will continue to fund 36 battered women's programs, 28 shelter sites, eight safe home networks, and three advocacy programs. DSS also manages 21 Teen Living Programs listed in Appendix F.

DSS continues to pursue its goal of creating an integrated community-based emergency response to the problem of domestic violence. *The Scattered Site Transitional Apartment Program (SSTAP)* provides housing to battered women and their children who are homeless. This project is co-administered by DSS and the Department of Housing and Community Development (DHCD). Priority is given to families with open DSS cases. Currently there are 39 SSTAP apartments across the state, and families may stay in the program for up to 18 months. During this time they will work with a case manager who helps connect them with desired services (for example, child care, GED and other educational programs, support groups for battered women).

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Families also work with a housing advocate who helps them with budgeting, and in finding permanent, affordable housing once they are ready to graduate from the SSTAP. The goal of the program is to help women and children in their transition from an abusive situation to safe, independent living. This project will continue for an additional two years.

DSS is a member of the *Governor's Commission Against Domestic Violence*. This Commission is charged with creating a comprehensive community response to domestic violence. Other members include representatives from all the EOHHS state agencies, the Secretary of EOHHS, DHCD, battered women's advocates, attorneys, state police, members of the clergy, and human service providers.

DSS, in conjunction with DHCD continues to provide Section 8 housing subsidies to certain eligible families in its caseload. The Family Unification Program provides housing subsidies to battered women and their children who are homeless, and families with children in placement who have substantially complied with all DSS service plan tasks but do not have permanent or adequate housing to which their children can be returned.

DSS is piloting a program for substance abusing battered women and their children called "Safe Recovery". This program serves 10 families. It enables women to work on becoming clean and sober while living in a safe environment free from domestic violence. Women participate in programming designed to address addiction and domestic violence as well as independent living skills. They may live in the shelter for 6-9 months.

For more information please contact the Department of Social Services at (617)727-3171.

Massachusetts Rehabilitation Commission: In accordance with the requirements of Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act of 1990, the state continues its commitment to ensure that shelter programs are accessible to people with all disabilities, including individuals with physical disabilities and individuals who require personal care assistance. Such efforts may include, but not be limited to, making existing shelters accessible, or providing accessible shelter alternatives. In FY97, the Commission, through its Independent Living Centers, will again assist people with physical and sensory disabilities to access shelter or alternatives using ESG funds.

MRC's Statewide Head Injury Program (SHIP) will invest \$1.5 million in residential programs for individuals with head injuries. Using ESG funds, SHIP will provide training and technical assistance to emergency shelters in the Greater Boston area which have clients who are head injured. The project began in the summer of 1995 and will operate through June 1997. To date, the program appears successful in that it is assisting homeless persons with head injuries who were having a difficult time of following through with housing search or other tasks to locate permanent housing in the community.

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Independent Living Centers:

- Home modification funds
- Housing Registry
- Independent Living Skills
- Emergency Shelter Assistance

AdLib	Pittsfield	(413)442-7047
BCIL	Boston	(617)338-6665
CLW	Worcester	(508)798-0350
CORD	Cape Cod Area - Hyannis	(508)775-8300
IA	Brockton Area - Taunton	(508)880-5325
ILCNSCA	North Shore - Salem	(508)741-0077
NILP	Lawrence	(508)687-4288
SCIL	Fall River	(508)679-9210
STAVROS	Amherst	(413)256-0473
MCIL	Framingham	(508)875-7853

Supportive Living Program	(617)727-8418
SHIP	(617)727-8732

Supportive Services for the Homeless: additional information is included in (e) **Homeless and Special Needs Activities.**

State-Assisted Public Housing for Families will continue to provide priority access to homeless and "at risk" individuals and families in state-assisted public housing. Veterans also have a statutory eligibility preference for family public housing.

Priority:	to develop a range of housing for persons with disabilities
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RESOURCES

Federal Resources:

Housing Opportunities for Persons With AIDS (HOPWA): Additional information about the state's use of HOPWA funds can be obtained by calling the AIDS Bureau of the Massachusetts Department of Public Health at (617) 624-5300. (additional discussion of the state's HOPWA allocation appears in (c) Activities and in Appendix E) The Commonwealth supports six programs with the HOPWA funds it received from the federal government. These six programs are:

Tenant-Based Rental Assistance (TBRA) Program: In 1995, DHCD, in collaboration with the AIDS Bureau of the Massachusetts Department of Public Health (DPH) and with the advice of consumers and providers of AIDS housing services, successfully completed a formal RFP process to establish the TBRA (Tenant-Based Rental Assistance) Initiative. The Justice Resource Institute (JRI) was identified as the lead agency for TBRA, a statewide program that provides 101 Section 8 Vouchers and 101 HOME Tenant-Based Rental Assistance Certificates (TBRA) to persons with HIV/AIDS.

TBRA is administered by JRI through its Assisted Living Program (ALP). The program is managed through a computerized application process that can be accessed through a statewide toll-free number, 1-800-201-8282. Participants in TBRA receive outreach, housing search, and case coordination services to assist in successful lease-ups and stable tenancies. To ensure that TBRA's participants are linked with appropriate services, DPH commits \$235,000 per year in the Commonwealth's HOPWA allocation. In addition to the services provided by HOPWA funding, TBRA's participants can also use CHIP (Community Housing Innovations Program)--a statewide network that provides housing search services to homeless individuals and families with HIV/AIDS. CHIP can assist them to access rental subsidies, locate appropriate housing, negotiate leases with landlords, develop skills to maintain housing, and connect to supportive services as needed to live independently and become integrated into the community. CHIP was designed to work with established housing programs, especially the TBRA Initiative. CHIP's services are available statewide through fifteen agencies.

Homeless Prevention Program and Rental Start-up Program (HPP & RSP): HPP provides emergency and short-term rental assistance for people with HIV/AIDS who reside anywhere in Massachusetts. Assistance may be used to pay back-rent to prevent the eligible households from being evicted for non-payment of rent. It may also be used to help households pay the rent for a short period while they seek the means to afford their current housing on an ongoing basis or while they seek affordable housing elsewhere. RSP is also a statewide program and it can provide first month's rent, last month's rent, security deposit, or agent's fee to households that are moving into subsidized housing or into affordable units in the private market. The Commonwealth commits \$316,250 in HOPWA funds per year to this program. The AIDS Action Committee was selected through the Commonwealth's sole source (unique provider) procurement process to extend statewide the HPP it already administered in the Boston area with HOPWA funds through the City of Boston. The contract was first established in 1995.

A Shelter Plus Care grant (DPH is the grantee) is being used to fund 30 units of housing in Worcester (Project HOAP through Community Healthlink). This five-year project, first opened in January 1993, provides supportive housing for people with AIDS, with chronic substance abuse problems, and with chronic mental illness; 18 units are for people with AIDS and histories of substance abuse; 12 units are for the mentally ill. DPH is the grantee for this program and continues to fund the program with \$108,220 per year in state funds for the supportive services (the match for the federal S+C funds). This five-year grant was initially expected to expire in December 1997; however, because there are significant unexpended funds remaining, DPH requested and received an extension from HUD to continue this program for five additional years (through December 2002) to utilize those unexpended funds; however, it is estimated that the unexpended funds will enable this program to continue only through December 1998. When it becomes necessary to apply for new funds to renew this program, it is anticipated the application will be filed through the City of Worcester's SuperNOFA application.

Section 811: Over the past several years, the AIDS Bureau of DPH has made funding commitments to support several applications for supportive residences for people with AIDS. Among them are:

- 1) The Joy Street Residence, a 20-unit program of the AIDS Action Committee (AAC) and Rogerson House located in new construction on Beacon Hill in Boston. The AIDS Bureau has a contract with AAC to fund the supportive services for this program which opened in October 1995. (Note: this project was referenced in 1995's Consolidated Plan as the Peter Fanueil House.)
- 2) The School Street Community, a 12-unit program of the Vinfen Corporation located in new construction on School Street in Roxbury, a neighborhood of Boston. The AIDS Bureau executed a contract with the Vinfen Corporation, effective August 1, 1997, to fund the supportive services for this program (with the state's HOPWA funds). It is expected to accept its first residents in January 1998. (Note: this project's supportive services are also funded by the Massachusetts Department of Mental Health).
- 3) The Robert McBride House, a 17-unit program of the Archdiocese of Boston currently in construction in The Fenway, a neighborhood of Boston. The AIDS Bureau is committed to a contract with Catholic Charities to fund the supportive services to be provided at McBride House; DPH anticipates the contract to be executed during the late spring or early summer of 1998, a few months prior to the expected opening in mid-1998 to give Catholic Charities the time to hire and train the staff. (Note: the McBride House was originally known as St. Cecilia's AIDS Housing.)

The AIDS Bureau will continue to make every effort to assist non-profit agencies that provide AIDS services in their applications for 811 funding in order to facilitate the leveraging of federal funds into Massachusetts for HIV/AIDS housing programs. However, since the AIDS Bureau expects level funding (or, at best, only a modest increase in funding) for AIDS housing programs state fiscal year 1999, the AIDS Bureau's ability to support future applications for the 811 program may be very limited.

McKinney Section 8 Moderate Rehabilitation: The AIDS Bureau supported the application filed in 1993 for the Center for Health and Human Services in New Bedford for 10 units of supported housing for individuals with HIV/AIDS. Due to a number of unanticipated delays, such as a change in site and difficulties with the execution of the purchase and sale agreement for the new site, the opening of this program, know as the Luis Martinez House, had been long delayed. The AIDS Bureau remained committed to this program to provide the funding for its supportive services. The rehabilitation of the site, located at 101 Nye St. in New Bedford, was completed in early 1996. It opened in March 1996.

Supportive Housing Activity: The AIDS Bureau of DPH continues to make a significant commitment of the state's own resources to AIDS housing. In state FY98, the AIDS Bureau expects to spend \$4.4 million in state funds on AIDS housing (this is in addition to the \$2.1 million it expects to spend in federal money). These funds pay for supportive services delivered to the residents and technical assistance delivered to the providers of the 29 supportive AIDS housing programs funded by the AIDS Bureau. (An additional four housing-related programs provide technical assistance, training, and short-term rental assistance). Supportive services include outreach, assessment, case management, substance abuse services, expressive therapy, mental health support, assistance with the activities of daily living, and 24-hour awake supervision. An additional \$118,800 in a separate appropriation is allocated for the 20 rental subsidies (scattered sites) in the DPH Rental Assistance Program.

Community Health Network Areas (CHNA): To encourage providers within communities to work together on the public health challenges they are facing, DPH now bids virtually all its contracted services in a given geographic area, designated the CHNA, at the same time. The goal is to have all services bid by the CHNAs to enhance access to services, provide an opportunity for more collaboration among agencies, and to create client-centered, outcome-oriented health services delivery systems. DPH conducted a statewide CHNA RFR process during 1997. The CHNA RFR was released in February 1997, the proposals were due in May 1997, award decisions were made in August, and the contracts became effective October 1, 1997. All of the AIDS housing programs funded by the AIDS Bureau with state funds were included in this CHNA RFR.

Housing for Persons with Mental Illness:

Additional Section 811 activity: In FY98, the Department of Mental Health will be working with providers to implement a minimum of eight Section 811 projects awarded by HUD in previous fiscal years. When completed, the projects will provide housing and supportive services to 71 persons with mental illness; they will be the result of the devotion of approximately \$4.3 million in HUD resources to housing and supportive services for this population. DMH will continue to work with project sponsors to generate new applications for Section 811 funding, McKinney funding or such successor program(s) as may evolve from the proposed HUD reorganization.

Housing for Persons with Disabilities:

Housing Options Program (HOP): The Housing Options Program (HOP) currently provides 175 vouchers to homeless disabled persons in the Greater Boston area. After two years, all the HOP subsidies have been issued to eligible participants. HOP is a collaboration of DHCD and multiple human service agencies including: EOHHS, DMH, DPH (Substance Abuse and AIDS Bureaus), DMR and MRC. Each collaborating agency is represented on the HOP Interagency Team (IAT) which meets monthly to discuss policies, operations, financial issues and to streamline the leasing process. JRI Health, the lead service agency selected by DMH through an RFP process, works with a designated DMH HOP staff person to coordinate the IAT meetings. The subsidies are allocated by disability with preference given to disabled persons in transitional housing and shelters/streets (in order of priority). The allocation of these subsidies changes periodically based on the needs of that disability group and the service provider's ability to financially support and efficiently use the allocated subsidies. HOP is scheduled to continue until the year 2000.

State Resources:

Housing for the mentally ill and mentally retarded:

Facilities Consolidation Fund (FCF): In FY98, DHCD expects to make approximately \$4 million in FCF loans to 18 projects with a total of 126 units. FCF is a multi-agency program involving the Department of Housing and Community Development (DHCD), the Executive Office of Health and Human Services (EOHHS), the Department of Mental Health (DMH), the Department of Mental Retardation (DMR), and the Division of Capital Planning and Operations (DCPO). Since 1994, FCF has made over \$7 million in commitments to 63 projects with a total of 323 units. This \$7 million in FCF funding has leveraged over \$29 million in additional sources.

FCF addresses the needs of the institutionalized and underserved populations of DMH and DMR as well as the mentally ill homeless. Funds are to be used for deferred mortgage loans to cover a maximum of 30% of the total development cost of housing projects. For more information, please call the Department of Housing and Community Development at (617) 727-7824.

Mixed Populations in Elderly/Disabled Housing: (Chapter 179 of the Acts of 1995) In an effort to proportionately allocate units to non-elderly persons and elderly persons living in elderly public housing, Chapter 179 established an 86.5% priority in placement for elderly and 13.5% priority in placement for non-elderly disabled in state-aided elderly/disabled public housing. These ratios were determined by census information concerning the low income status of these populations.

A key component for successful implementation of this plan is the Alternative Housing Voucher Program which will provide transitional rental assistance for eligible and qualified low-income handicapped individuals currently living in, or on a waiting list for, state-aided public housing. This program allocated \$3.2 million in FY98 which will serve approximately 800 people. Additionally, \$550,000 has been allocated in FY98 to provide service coordinators in elderly/disabled housing developments to work with public housing authorities on issues related to lifestyle differences of their elderly and non-elderly tenants. AHVP is administered similarly to the larger MRVP Program. All AHVP vouchers are mobile and may be used throughout the

state. Therefore, a number of additional LHAs administer the subsidy for those participants who lease a unit in their community. Eligibility for the program is identical to the eligibility criteria for the state's Chapter 667 elderly/disabled housing.

Tenant rent shares are also calculated in the same manner as in the Chapter 667 Program - either 25% or 30% of adjusted income, depending on whether or not heat is included in the rent. An RFR was issued to obtain qualified housing search contractors to help place AHVP participants in suitable housing. Successful respondents received grants to administer an AHVP Housing Search Program designed to improve the success of AHVP voucher holders in securing safe, decent housing. Services must be completed by June 30, 1998. AHVP Housing Services are available in nine regions of the state:

<u>Region #</u>	<u>Communities/Region</u>	<u>Telephone number</u>
1	Amherst/Northampton	(413)582-4200
2	Worcester/Fitchburg	(978)297-5300
3	Barnstable/Falmouth	(508)771-5400
4	Fall River/New Bedford	(508)999-9220
5	Brockton/Quincy	(617)770-3314
6	Dedham	(508)620-2392
7	Andover	(978)531-0767
8	Cambridge/Brookline	(617)492-5559
9	Chelsea/Lynn/Revere	(617)884-4225

To further enhance the safety of the elderly and disabled tenants in state-aided public housing, Chapter 179 states that a history of alcohol or substance abuse does not, by itself, qualify an individual as disabled for the purposes of public housing eligibility, and that illegal drug users are excluded from elderly/disabled public housing. Illegal drug use within the prior twelve months creates a presumption of current illegal use.

In addition to those measures specifically targeted at improving living conditions in elderly/disabled housing, this initiative also gives local housing authorities tools to prevent troublemakers from residing in any state-aided development. Chapter 179 codifies screening requirements to keep tenants with a history of disruptive behavior from occupying public housing and provides for speedy evictions of tenants who have committed violent and/or criminal acts by modifying the present eviction and hearing procedures.

See Appendix H for a listing of the local housing authorities participating in the Mixed Population program. For more program information, please contact the Department of Housing and Community Development at (617)727-7130.

Department of Mental Health(DMH): The Department of Mental Health will continue to focus its housing development efforts on those who are homeless and those living in state institutions because housing alternatives are not readily available. Another priority is to pursue subsidized transitional and permanent housing opportunities for consumers at risk of becoming homeless after hospitalization or intensive treatment, or upon leaving residential programs.

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Such efforts will include DMH's ongoing participation in the Facilities Consolidation Initiative and new initiatives to stabilize and reconfigure the Department's existing housing stock to better serve all its consumers in need of housing.

In FY 98, the Department will continue to work with DHCD in providing \$2.6 million in special state rental subsidy assistance, serving approximately 800 clients.

DMH also continues to invest over \$159 million in supportive services and other residential services for its adults, children and adolescents living in over 6,000 units of DMH-assisted housing.

DMH will continue to improve coordination of service delivery to DMH consumers living in public and assisted housing. One goal is to prevent unnecessary or unwarranted evictions. DMH area offices will formally reach out to the housing community to establish service linkages and understandings. DMH has been pursuing affiliation agreements with local housing authorities, and with managers of housing receiving MHFA assistance. DMH maintains its commitment to respond to calls for assistance from the housing provider.

Please contact the Department of Mental Health at (617)727-5500 x416 for more information.

Department of Mental Retardation (DMR):

DMR provides residential services to approximately 9,300 persons through provider-operated and state-operated facilities (including community residences). Residential services in the current year are expected to cost over \$500 million, almost 70% of DMR's budget.

Facilities Consolidation: One of DMR's priorities continues to be moving people from facilities to community housing, thus reducing the reliance on state institutions for housing DMR clients. In FY97, 175 persons moved from facilities into homes in the community.

The Waiting List: The report "Facing the Waiting List Challenge: Responding to the Needs of Individuals" was presented at the State House on October 11, 1996. It identifies approximately 3,000 individuals on the waiting list for DMR residential supports. It further outlines strategies to respond to the ever increasing need and the scarcity of resources.

"A Report on the DMR Waiting List for Services" was submitted to the House and Senate Committees on Ways and Means on November 1, 1997. It outlines strategies planned by DMR to serve those most in need on the waiting list. Approximately 300 additional individuals most in need will be served with the \$5.75 million in FY98 appropriation received by DMR. Updated waiting list numbers show that the list has increased by 229 individuals.

Furthermore, DMR plans to continue to provide residential supports to unserved and underserved individuals on the waiting list through other funding initiatives.

Priorities on the waiting list include:

- 1) unserved adults with Mental Retardation living at home with parents or guardians over the age of 60: and
- 2) unserved young adults who have turned 22 over the past few years, some of whom have caregivers over the age of 60.

Adults with Mental Retardation living with aging caregivers is the largest group on the waiting list. DMR has responded to this concern not only by "placing" people into vacancies in the existing residential programs, but also by assisting families to creatively plan for individualized and personalized supports to continue in the family home (including modification), and through providing assistance in planning to enable disabled individuals to inherit the family home and continue to live there if that is their preference.

Young adults turning 22 also are on the waiting list. No longer entitled to services from the Department of Education (DOE) upon reaching age 22, many of these young adults turn to DMR for ongoing support. Each year DMR is able to provide residential support for approximately one-third of those eligible for services. DMR will continue to work with DOE on an interagency agreement that facilitates the transition from school to other settings. This agreement was modified in FY96 to allow for the provision of flexible family supports that would enable students to remain in their home communities as an alternative to initial residential school placement. There are currently 119 people served through this initiative.

Reconfiguration of Residential Supports: The publication of the report in September 1996 "Supporting People's Homes and Lives: Action Plan for Implementation of the DMR Vision of Home and Homelife" initiated a statewide examination area by area which will further outline specific local strategies planned to assist in reconfiguration of residential supports. We expect this will ultimately result in more local input to facilities consolidation plans throughout the state.

Consideration has been given to adapting uses of Chapter 667 and Chapter 689 housing stock and resources for the DMR population. Some reuse of such units was undertaken and more is being considered.

The Federal HUD 811 program approved four residences in their last funding round, one less than the previous year. But as capital advance funding for this program has been considerably reduced, we are pleased to receive this resource.

Divert Nursing Home Placements: DMR continues to make substantial efforts to avoid additional nursing home placements and aggressively moves to relocate people who have been inappropriately placed in nursing homes.

DMR Services to the Homeless population: DMR estimates that it serves over 275 homeless persons. Our service coordinators, case managers, and service providers find themselves working closely with shelter professionals to assist these individuals to enter or re-enter the DMR service system.

Promotion of Home Ownership: The Massachusetts Home of Your Own Alliance (HOYO), with additional HOME funds from DHCD and Citizens Housing and Planning Association (CHAPA), plans to assist 20 individuals with disabilities to purchase homes.

For more information regarding any of these programs, please call the Department of Mental Retardation at (617)727-5608 x274.

Department of Veterans' Services: Many veterans are disabled as a result of active combat in the Armed Services during wartime. As a result of active duty, many veterans have severe

psychiatric problems that require treatment along with a wide range of other war-related ailments. Based on information provided by the US Department of Veterans Affairs on the status of 1,500 to 2,000 homeless veterans under the care of the VA Medical Centers in Massachusetts, the rate of homelessness was 40% for veterans with dual diagnosis; 54% for veterans treated for substance abuse and 25.4% for veterans with psychiatric disorders. See page 20 for a full discussion of veterans' services. For more information, please contact the Department of Veterans' Services at (617)727-3578.

Chapter 689/167 and Chapter 667: DHCD's long-term plan is to allocate \$50.7 million (from the 1993 housing bond) in these two programs to develop an estimated 500+ units of housing for mentally and physically disabled individuals within the next few years. It is expected that 64 units can be completed within the next year. These unit are located in Oxford and Methuen. For more information, please call the Department of Housing and Community Development at (617)727-7130.

Massachusetts Rehabilitation Commission (MRC): MRC's assessment of the housing needs of people with disabilities continues to focus on the need for subsidized housing and/or certificates and vouchers to support this population in the private housing market. Providing service supports for people with physical, sensory, or other disabilities is evolving into a system of offering services to individuals in their own homes. This change is preferable to consumers because it potentially offers them more choice on where to live, and control over their living situations. However, rent subsidies or project-based programs will be required to support this approach, as an estimated 70% of disabled individuals are low-income.

MRC will continue to fund the operation of 10 Independent Living Centers (ILCs), and the Supported Living Demonstration Program. The Supported Living Demonstration Program was instrumental in helping 36 individuals to live independently in the housing of their choice this year; this program will be expanded over the next three years with McKinney Supported Housing Funds.

MRC also expects to provide \$137,000 to approximately 25 households to fund home modifications for individuals with physical and sensory disabilities. These modifications will better enable them to live independently in the community. MRC is working with other agencies and the Legislature to create a statewide home modification program.

In 1993, MRC requested recommendations from the State Independent Living Council regarding housing models which the agency should support and develop. The council recommended the following be considered as the foundation for housing development: incorporate consumer involvement in all aspects of housing and/or program design, development, and management; provide for personal space and privacy; provide a wide range of housing options from which to choose; provide permanent, stable housing options in which the types and/or levels of services be modified as circumstances require; locate housing in safe neighborhoods and/or provide adequate security; and maximize opportunities for integration in the community, in neighborhoods, and within buildings. MRC has incorporated these recommendations in the review of requests for funds or support for housing and residential programs.

The MRC will continue to work with DHCD on issues concerning the integration of elders and people with disabilities.

MRC will continue to fund Citizens Housing and Planning Association (CHAPA) to create and maintain the *Massachusetts Accessible Housing Registry*. In its first year of operation, The Registry received over 125 vacancy listings. We expect the number of listings to increase significantly in 1997. While funds are available to support Registry operations, funds for the ILCs to make matches and referrals is still needed. For more information on any of these programs, please contact the Massachusetts Rehabilitation Commission at (617)727-2172.

Executive Office of Elder Affairs: The Executive Office of Elder Affairs is responsible for regulating the assisted living residences in Massachusetts which house elders and disabled persons. Assisted living residences at a minimum must provide room, board, assistance with personal care services, and other activities of daily living. In 1998, Elder Affairs expects to certify an additional 20 facilities with approximately 1,000 units for a total of 110 facilities providing 6,000 units in the Commonwealth. Elder Affairs will seek ways to make assisted living more affordable through interagency initiatives with the Division of Medical Assistance, DHCD and MHFA.

The Executive Office of Elder Affairs will continue to fund the Assisted Living Ombudsman Program in 1998. This program is designed to respond to concerns of residents and their families. Elder Affairs will expand the Assisted Living Ombudsman Program in four regions of the Commonwealth. Information regarding availability, location, and other consumer related issues will be provided by the Executive Office of Elder Affairs at (617)727-7750.

Massachusetts Housing Finance Agency/Department of Public Health Community Housing Program: There are now five developments with housing/substance abuse treatment programs for homeless mothers in early recovery from substance abuse and their families. One started in 1996 serves 20 families; the others (73 units, including one non-MHFA site) will be rented up from December 1997 through June 1998.

Massachusetts Housing Finance Agency Elder CHOICE: MHFA anticipates financing six Elder CHOICE projects during 1998 with a total of 623 units providing \$60.2 million in financing. Elder CHOICE provides funds for the development of assisted living units to accommodate a range of services required by frail elders. MHFA expects to provide up to 20 DMH or DMR community residences financed under the *Options for Independence Program*. Other agencies involved include DHCD, EOHHS, the state's Division of Capital Planning and Operations (DCPO), and the Departments of Mental Health and Mental Retardation. For more information on MHFA activities serving disabled populations: call (617)854-1809.

DMH/DMR Set-Aside: Since 1978, MHFA has required developers to set-aside 3% of all subsidized units for DMH or DMR clients. There are now about 423 set-aside units in MHFA developments. MHFA anticipated adding about 70 set-aside units.

Structured Services Program: MHFA collaborates with DMH, DPH and other state agencies to locate structured services programs within MHFA developments. In 1998, MHFA expects to include four more sites with a total of 44 additional units.

Single Family Loans for Accessibility Improvements: MHFA's Single Family Division makes accessibility loans to owners/occupants of one-to-four family units through its Home Improvement Loan Program and through its Qualified Rehabilitation Loan Program.

Priority: preserve, maintain or upgrade assisted and unassisted affordable housing

RESOURCES:

Federal Resources:

Community Development Block Grants: See CDBG discussion on page 4.

HOME program funds may be used for homeowner rehabilitation; DHCD expects to distribute approximately \$1.5 million of its federal FY98 owner-occupied homeowner rehabilitation to contribute to neighborhood stabilization. All awards for homeowner rehabilitation will be made through a competitive RFP process. For more information, please call the Department of Housing and Community Development at (617)727-7824.

Section 8 Rental Assistance: The Section 8 Rental assistance program in Massachusetts is administered by DHCD through eight regional housing non-profit corporations and two local housing authorities. In 1997, DHCD received \$6,213,552 in Section 8 renewal funding to maintain a portion of its current allocation of Section 8 tenant-based subsidies in 1998.

- \$456,374 to support preservation initiatives at certain developments (Weymouth and Boston) by providing 72 rental subsidies to assist families who are affected by a Section 8 contract closeout.
- \$977,160 to provide an additional 100 subsidies under the Family Unification Program (FUP).
- \$357,711 for 50 project based certificates to be used in the City of Holyoke under the Ramos Consent Decree.

For more information contact the Department of Housing and Community Development Bureau of Federal Rental Assistance at (617) 727-7130 x655.

Moderate Rental Unit Interest Subsidy Program (13A): The Commonwealth will invest approximately \$8 million in 1998 to support approximately 6,873 moderate rental units located in 67 developments throughout the Commonwealth. 13A funds are provided in the form of interest subsidies to the projects. No new 13A commitments will be issued during 1998. For more information, please call the Department of Housing and Community Development at (617)727-7824.

National Low-income Housing Tax Credits Program, - See discussion in **(f) Other Actions - Low-Income Housing Tax Credit Activity**.

Low Income Weatherization Assistance Program (WAP): Administered by DHCD's Division of Neighborhood Services/Bureau of Energy Programs, this U.S. Department of Energy funded \$3.5 million weatherization effort will provide comprehensive energy conservation retrofit services to approximately 1,620 low-income households. The conservation services provided will reduce the average household's space heating energy cost by 21%. The program year runs from April 1, 1998 to March 31, 1999. For additional information about the program, call the Department of Housing and Community Development, Bureau of Energy Programs at 727-7004.

Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP) FY98 Fuel Assistance (LIHEAP) Conservation Set-Aside of \$2.5 million has been provided for the operation of a comprehensive heating system repair and replacement program for low-income (LIHEAP eligible) households. This emergency-based program will serve approximately 5,000 households between October 1, 1997 and September 30, 1998. The program is managed by a network of local subgrantee agencies covering every community in the Commonwealth. The program serves to help maintain affordable housing by making energy costs more manageable for low income residents. For additional information about the programs, call the Department of Housing and Community Development, Bureau of Energy Programs at 727-7004.

State Resources:

Public Housing Operating Subsidy: DHCD will continue to oversee 252 housing authorities operating approximately 50,000 units of state-assisted public housing in Massachusetts. DHCD subsidizes local housing authorities whose revenues are insufficient to pay operating expenses. This Commonwealth appropriated \$27.65 million for these subsidies in state FY98.

Public Housing Capital Improvements Plan: DHCD will spend approximately \$44.7 million in FY98 (representing approximately 90% of DHCD's available capital allocation for FY98) on 309 capital improvement projects. These projects are all directly related to maintaining the health and safety of residents of state public housing and include repairs to plumbing, HVAC, fire alarm systems, electrical systems, abatement of lead paint and asbestos hazards, removal of abandoned oil tanks, and achieving compliance with applicable code requirements.

For more information, please contact the Department of Housing and Community Development at (617)727-7130.

Social Services in Public Housing: As noted in the discussion regarding housing options for the disabled, DHCD has established collaborative working relationships with many of the state's social service agencies serving disabled clientele. Through such efforts, the Commonwealth has helped forge strong links between housing authorities and local service providers which benefit public housing tenants.

In light of the demographic and policy trends of the 1990s, this integrated team approach to housing and services is essential. More and more senior citizens are aging in place in public housing. In addition, housing authorities will continue to play a role in serving the growing number of persons with HIV/AIDS. Housing authorities will also continue to be involved in plans and programs to address homelessness. DHCD is aware of the preference of many disabled to receive services in their homes, and will continue to address the need for housing authority/human service provider connection on the array of issues and concerns facing public housing tenants.

New Units of Public Housing: DHCD expects 16 new Chapter 667 units (state public housing for the elderly) to be completed in state FY98. For more information, please contact the Department of Housing and Community Development at (617)727-7130.

Massachusetts Rental Voucher Program (MRVP): During FY98, the Commonwealth has allocated \$41.2 million for the MRVP program. The MRVP is administered on the local level by over 150 local housing agencies and remains one of the largest state-financed rental programs in the nation. Currently, MRVP is serving approximately 10,000 households. Eligibility for the MRVP is based on income level; an applicant's net household income must be at or below 200% of the established Federal Poverty Level. Households eligible for the MRVP receive either a Project Based Voucher or Mobile Voucher.

- a Project Based Voucher allows an eligible household to live in a unit which has a subsidy attached to the unit or development. If the household in such a unit chooses to relocate, the subsidy remains with the unit, and another eligible household is referred for occupancy. Project Based Vouchers allow the participating household to receive a subsidy based on a fixed percentage of household income (35% if the unit rent includes heat, 30% if the heat is not included).

- a Mobile Voucher provides a subsidy directly to the participant, and allows the holder to live in private leased housing anywhere in the Commonwealth. A voucher's value is dependent upon geographic location, income level, and household size. The voucher has a worth of a fixed amount; the household pays the difference between voucher value and the rent charged for the property.

For more information, please contact the Department of Housing and Community Development at (617)727-7130.

State Housing Assistance for Rental Production (SHARP): During 1998, the Commonwealth will continue to provide mortgage interest subsidies to support approximately 4,100 affordable units located in 82 SHARP projects throughout Massachusetts. Approximately \$30 million will be invested in SHARP subsidies during 1998. No new SHARP funding commitments will be issued. For more information, please call the Department of Housing and Community Development at (617)727-7824.

Rental Housing Assistance Action Loan Program (RDAL): The Commonwealth also will invest approximately \$2.5 million in 1998 to support affordable units located in 22 mixed-income RDAL projects. RDAL funds are provided in the form of operating subsidies to the projects, which include a high percentage of affordable units. No new RDAL commitments will be issued during 1998. For more information, please call the Department of Housing and Community Development at (617)727-7824.

Housing Innovations Fund (HIF): In FY98, DHCD expects to make \$4.7 million in HIF loans to approximately 16 projects with a total of 576 units. Housing produced under the 1987 HIF authorization consists of 235 projects and 2,500 total units, including 2,100 affordable units. Since 1994, HIF has made over \$15 million in commitments to 52 projects with a total of 1,884 units. This \$15 million in HIF funding has leveraged over \$121 million in additional sources.

HIF funds are to be used for deferred mortgage loans to cover a maximum of 30% of the total development cost of housing projects. A minimum of 50% of the units in HIF financed projects must serve very low and low-income persons. For more information, please call the Department of Housing and Community Development at (617) 727-7824.

Housing Stabilization Fund: In FY98, DHCD expects to make approximately \$7.5 million available in Housing Stabilization funding. Since its inception, HSF awards have been made in all three initiatives (*Neighborhood Restoration Initiative, Rehabilitation Initiative, and Soft Second Initiative*) of the \$50,000,000 bond authorization. Typically, the maximum award for Neighborhood Restoration funding is \$700,000. The typical maximum award for Rehabilitation Initiative funding is \$500,000. In state FY98, 398 units of rental rehabilitation and 63 homebuyers will be assisted through the Housing Stabilization Fund. This program emphasizes strong community involvement in the design and implementation of efforts which will respond to local priorities for neighborhood improvement. Soft Second Loans are discussed under (b)1. **Resources.**

Massachusetts Housing Finance Agency Portfolio Management: In 1998, MHFA will continue to manage the 51,750 units in its portfolio through regular site visits, annual in-depth project management reviews, capital needs assessments, and an annual portfolio-wide risk analysis. In addition, 77 developments of the troubled SHARP section of the portfolio will be reviewed for potential recapitalization with particular emphasis on improvement of net operating income.

Massachusetts Housing Finance Agency Property Management Initiatives: During 1998, MHFA will continue to sponsor numerous initiatives designed to improve property management. In brief, the MHFA property management initiatives are the Tenant Assistance Program (TAP), the Boston Inner City Task Force, Youth RAP, and Striving for Academic Recognition and Respect (STARR).

Massachusetts Housing Finance Agency Purchase and Rehabilitation Program: MHFA's Purchase and Rehabilitation Program offers mortgages to qualified consumers who plan to purchase and rehabilitate homes and to current owners who need to refinance to make substantial improvements. The program is designed to help revitalize older neighborhoods in communities throughout the state. During 1998, 100 households are expected to receive mortgages totaling \$12 million from the Program.

Home Improvement Loan Program (HILP): In 1998, MHFA will continue to support the assistance of current low-income homeowners, who need to make needed improvements to their homes. MHFA expects to make 50 loans. Improvements can range from the repair of code violations to the replacement of a roof, boiler or septic system upgrades. Owner/occupants of one-to-four family units can also use these loans to make accessibility improvements. HILP loans are available for one-to-four family owner-occupied homes and are available only through local participating rehabilitation agencies.

Get the Lead Out Abatement Program: During 1998, 400 loans (\$8 million) will be made to families who need to remove lead-based paint from their homes. This program is designed to provide low interest loans for abatement of lead paint in homes of low and moderate income owner-occupants and to properties of investors/non-profits which rent to income eligible tenants. The loans are 0% interest deferred to homeowners, 3% amortizing loans to investors and 0% amortizing to non-profit owners. See discussion in **(f)Other Actions - Reduction and Evaluation of Lead Based Paint Hazards.**

Homeowner Septic Repair Loan Program: During 1998, over 200 loans will be made to families who need to repair septic systems which do not meet the Commonwealth's Title 5 requirements. Loans are available to eligible homeowners at low interest rates of 0%, 3% and 5%, depending on income, for loans ranging in size from a minimum of \$1,000 to a maximum of \$25,000.

Massachusetts Housing Finance Agency Preservation Programs: MHFA has developed a "Friendly Prepayment" Program to address the serious issue of "expiring use" developments. These are developments which could potentially prepay their mortgages and convert from affordable to market use. The "Friendly Prepayment" Program seeks first to preserve affordability in these developments and avoid tenant displacement. The program offers attractive interest rates and terms to owners for equity financing in exchange for retaining, or in some cases creating (by working with developments outside its portfolio), a maximum possible level of affordability.

MHFA also expects as part of another Preservation initiative to act as a designee to HUD in restructuring Section 8-FHA insured mortgages, beginning in 1998. Finally, MHFA will continue its Preservation initiatives to recapitalize and work-out troubled developments in its Multifamily Portfolio.

Community Economic Development Assistance Corp. Initiatives (617)727-5944:

CEDAC technical assistance funds can be provided to qualified non-profit organizations throughout Massachusetts to help preserve or maintain existing affordable units as well as produce new affordable housing. (See discussion earlier in this section.)

Residents to Residents: CEDAC helped to develop this program, an organization of resident leaders from both housing developments that already have converted to resident ownership and those that are just beginning the process of exploring the option of ownership. Through this forum, resident leaders are able to share their experiences and learn from each other's successes and problems. The program fosters a "mentoring" relationship between successful resident owners and newly-formed tenant groups.

2. Resources available to respond to community development goals

Priority: to address the economic development needs of cities, towns, and regions, with an emphasis on creating permanent employment opportunities for individuals of low and moderate income

Priority: to respond to the need for infrastructure replacement and repair, as a factor in both economic development activities, and in creating or improving low and moderate income housing

Priority: to promote the stabilization of older neighborhoods, creating desirable places for people to live, work, and shop, thereby stemming the effects of deterioration, abandonment, and crime.

DHCD retains the community development priorities set forth in the 1995 plan, as they still reflect the needs reported through the Community Action Statement (CAS) process, and continue to elicit grant fund requests from both the federal and state sources discussed below. The stability of local economies continues to be the priority of community development efforts, and continues to be emphasized through a variety of initiatives and policies; the state's Rural Development Council has included it as one of its priority aims for improvement, and the activities of the Economic Development Incentive Program (EDIP) discussed below demonstrate community willingness to enter into agreements to secure long-term, stable, good wage employment for their residents.

Programs such as the Community Development Action Grant (CDAG) program, as well as requests to the Community Development Block Grant Program testify to the condition of our infrastructure, notably water lines, sewer lines, and street repair. These programs, as well as other state programs such as the State Revolving Fund (SRF), are highly competitive, and are able to meet only a portion of requests for such projects, which are often expensive, multi-year efforts.

Neighborhood stabilization continues to be a focal point for DHCD resources. In many of the Commonwealth's communities, housing stock is deteriorating, the infrastructure is often old, and spending for municipal services is either "delicately balanced" or declining. Older neighborhoods cannot be turned around unless there is a strategic, comprehensive, and coordinated infusion of resources. DHCD seeks to use CDBG, HOME, and the Housing Stabilization Fund's requirement that communities prepare a comprehensive neighborhood revitalization plan (in addition to a CAS submission) in order to access these funds, to help ensure that neighborhood revitalization efforts funded through each program will be coordinated and complementary.

In addition to the programs described above, e.g., capital improvements to public housing, the MHFA's demonstration disposition program, other programs and policies of state agencies which directly support or complement the community development goals identified in the state's Consolidated Plan are described below.

Economic Development

Federal Resources: See CDBG discussion above.

State Resources:

The mandate of the Massachusetts Office of Business Development (MOBD) is to promote development and to expand all sectors of the economy by capitalizing on the technical, industrial manufacturing, educational, cultural and demographic advantages of the Commonwealth. MOBD continues to provide integral business services to all sectors of the business community. These services include facilitating the regulatory, permitting and licensing processes; providing access to federal, state, local and private financing sources; identifying training and recruitment needs; providing access to a site selection service to assist companies interested in relocating to, or expanding within Massachusetts; and providing focused industry and geographic specialization. In short, MOBD acts as a one-stop shop for businesses, focusing on job creation and job retention in the Commonwealth.

One of the programs administered by MOBD is the Economic Development Incentive Program (EDIP). The EDIP is an aggressive series of tax incentives designed to stimulate job creation in distressed areas, attract new businesses, encourage existing businesses to expand, and increase the overall economic development readiness of municipalities throughout the Commonwealth. The EDIP represents a unique and innovative partnership between the business community, and state and local government. The business community commits to making both a financial and personnel investment by expanding and creating new, permanent full-time jobs in Massachusetts. In exchange, the two governmental entities encourage this investment in Massachusetts by offering local real estate tax incentives and state tax credits and deductions. The Economic Assistance Coordinating Council (EACC), co-chaired by the Director of Economic Development and the Director of Housing and Community Development, is charged with designating Economic Target Areas (ETAs), Economic Opportunity Areas (EOAs) and Certified Projects, the three components of the EDIP.

An ETA consists of three or more census tracts in one or more municipalities meeting at least one of six statutory criteria for economic need. An EOA is an area of particular need and priority within a designated ETA, selected by the affected community as meeting at least one of four criteria for designation. A Certified Project is the business that is creating new, permanent full-time jobs within an EOA. Benefits to a Certified Project include: a 5% investment tax credit for the purchase or lease of qualifying property used at a project site; a 10% abandoned building tax deduction for costs of renovation; and the municipal real estate tax incentive which may take the form of either Tax Increment Financing (TIF) or a Special Tax Assessment.

MOBD is committed to working with businesses and municipalities to encourage economic and community development through incentive programs like the EDIP which encourage a thorough development planning effort in those municipalities which have experienced the highest levels of economic distress. The program will continue to create good job opportunities for individuals of low and moderate income by targeting these incentives in these economically distressed areas. The use of TIF has been, and will continue to be, encouraged as a means of financing infrastructure concerns associated with potential economic development projects. Finally, the revitalization of business communities throughout the Commonwealth should serve to rehabilitate

nearby residential sections by creating a more stable and prosperous climate in which to live and work. In FY97, MOBD created 11,082 new permanent full-time jobs, retained 13,250 jobs, and generated \$1.26 billion in private investment. Because MOBD's programs are not grant based, predicting activity levels for the upcoming year is extremely difficult. The estimate for FY98 equals approximately 8,000 new permanent full-time jobs, 10,000 jobs retained, and one billion dollars of private investment. MOBD has a main office in Boston (617)727-3206, and regional offices in Springfield (413)784-1580, Worcester (508)792-7506, Lowell (508)970-1193, and Dartmouth (508)997-1438.

Urban Redevelopment Corporations, created in chapter 121A of the Massachusetts General Laws, are exempt from local property taxes, and pay, instead, an excise tax comprised of a reduced property tax and a minimal tax on income. The status is granted for a 15 to 40 year period and makes taxes on eligible projects both predictable and affordable. 121A status serves as a catalyst for development in urban areas that are minimally marketable as locations for private investment. These areas need to be "blighted open, substandard, or decadent" to be eligible, and the project must have a "public purpose" such as job creation, the provision of affordable housing or engage in commercial and industrial activities as well. For all municipalities, except Boston, DHCD is responsible for the administration of the 121A program. In Boston, it is the Boston Redevelopment Authority that carries out this function. Currently DHCD oversees 211 active projects throughout the state, primarily in urban areas. For more information please contact the Department of Housing and Community Development at (617)727-7001.

Redevelopment Authorities are used to assemble open land for development, mostly for industrial parks. The goal is to revitalize land areas and encourage new growth. Redevelopment authorities are public entities which are governed by a board either elected or appointed by the municipality, with one member appointed by DHCD. Projects must be in areas which are substandard, decadent or blighted. The redevelopment authority has the power to assemble and dispose of land, including taking of real property by eminent domain, relocating businesses and residents in urban renewal areas, demolish and/or rehabilitate substandard structures, and participate in real-estate development and commercial revitalization. Authorities can be funded through project specific state *Urban Revitalization Development* grants up to a 20 year period and operation costs are often paid for locally. For more information please contact the Department of Housing and Community Development at (617)727-7001.

Economic Development and Industrial Corporations (EDIC) are quasi-public economic development organizations created on the municipal level to stimulate economic development and expand employment opportunities. Unlike the broader scope projects undertaken by Redevelopment Authorities, projects implemented by EDICs focus on industrial and manufacturing development. EDICs are authorized to undertake economic development project planning, acquire land by eminent domain, develop, sell, lease, mortgage, transfer, or exchange property, borrow and invest money, issue corporate and revenue bonds, and pledge the credit of the municipality. The board of directors of an EDIC is comprised of seven members appointed by the municipality. EDICs may receive funding from federal, state, and local sources and many receive allocations for operating expenses from their municipality. For more information, please contact the Department of Housing and Community Development at (617)727-7001,

The Community Economic Development Assistance Corporation's (CEDAC) Community Economic Development Capacity Building Initiative has 13 community development corporations (CDCs) participating in Phase Two of the Community Economic Development Capacity Building Initiative (CED CBI) in 1998. The Massachusetts Association of Community Development Corporations (MACDC) and CEDAC designed the CED CBI to help CDCs better focus their efforts on creating jobs and income for their low-income constituents, and to develop the capacity to implement economic development activities which would achieve the greatest possible impact.

In Phase One, the participating CDCs engaged in comprehensive, community based planning processes to determine the appropriate roles their organizations should play in economic development. Phase One enabled CDCs to:

- (1) reassess their organizational capacity, and their previous efforts in economic development;
- (2) examine critically the economic needs of their communities, reflecting that key economic issues facing their community had shifted, or that new concerns had surfaced;
- (3) bring a fresh "lens" to the analysis of their local economy, and how regional and global economic forces affect it; and
- (4) recognize that each CDC must tailor its priorities, focus its efforts, and use its scarce resources prudently to maximize its impact.

Phase One provided training and consulting assistance to help CDCs formulate strategic action plans for economic development activity in their communities; prioritize specific project and program opportunities for implementation, and define their needs for training and technical assistance to further refine and implement those project ideas. Phase Two provides the CDCs with the training and technical assistance resources required for project development and implementation. Phase Two will offer participant CDCs training; consultant services for program design and project development; peer training and information sharing; assistance in fundraising and relationship building; and seed funding for new projects.

Several CDCs are successfully implementing new program initiatives which build on the conclusions of their strategic planning processes. These new initiatives embody the strategic thrust of the CED CBI, in that they incorporate important principles: (1) focus on the employment needs of the very low-income populations in CDCs' neighborhoods; (2) creation of strategic partnerships and alliances with important employment-generating institutions and new economic growth areas; and (3) replication of successful CDC program development efforts. For more information, please call CEDAC at (617)727-5944.

Job Training

Federal Resources:

The major charge of the MassJobs Council via its committees, its staff and at meetings of the whole Council, is to provide policy oversight regarding the breadth of the Commonwealth's employment-related education, training and placement programs. As the Governor's principal advisory committee on workforce development, the Council disseminates recommendations related to the aforementioned issues to the Governor, with particular emphasis on the welfare to work program, school to work and career center initiatives. The MassJobs Council works with all relevant state and federal agencies to ensure improved coordination, clarification and effectiveness of state policy.

Massachusetts' Career Centers spawned from an agreement between the MassJobs Council and the federal government. One Stop Career Centers are now under the administrative domain of the Department of Labor and Workforce Development. The universal service delivery system is accessible to public assistance and public housing recipients. For more information, please contact the MassJobs Council at (617)727-7944.

The Job Training Partnership Act (JTPA) established a job training program funded through the U.S. Department of Labor. The program is managed by the Massachusetts Department of Employment and Training and funds are allocated by formula to 16 Service Delivery Areas (SDA) which are administered by Regional Employment Boards. The JTPA Title IIA program provides low income eligible adults training and employment related services. The goal of the program is to assist economically disadvantaged people in obtaining permanent and substantial jobs that will enable them to be economically self-sufficient.

JTPA 5% Older Workers Grants are available to any municipality on a competitive basis through their respective Regional Employment Board. The goal of these grants is to place older workers in good jobs with high wages, and to provide technical assistance and incentives to employers who agree to change workplace practices that adversely affect older workers. Eligible participants must be at least 55 years of age and income eligible, as both Social Security retirement benefits and Title V wages are excluded from income determinations. For more information about all JTPA programs, please call (617)626-6612.

State Resources:

Center for Business, Work, and Learning: As of July, 1996, the Bay State Skills Corporation and the Industrial Services Program were merged into a single corporation, governed by a Board of Directors and managed by a president appointed by the board. The corporation is now known as the Center for Business, Work, and Learning (CDWL). CDWL seeks to improve the quality and number of jobs in the state by offering services that increase the skill level of the workforce and improve the competitiveness of firms. The corporation also offers training resources to companies when rapid economic change occurs. The corporation has also been charged with the administration of all JTPA Title II programs, including services for disadvantaged youth and adults and the Youth Summer Jobs Program, as well as Tactical Training Initiative, a state funded employed worker program. The merged entity is to report to the legislature in early 1997 with a plan and timetable for implementing the consolidation enacted by the state legislature. CDWL will continue to work with all levels of government and the private sector to encourage and facilitate the formation of cooperative relationships between business and industry and educational institutions, and attempt to prevent plant closings and major layoffs by providing last resort financing and counseling to troubled companies and reemployment assistance to dislocated workers. For more information, please contact the Center for Business Work and Learning at (617)292-5100.

The Employment Services Program (ESP) is intended to change the TAFDC program from an income maintenance program to a welfare-to-work transitional program. The Employment Services Program aims to enable priority groups within TAFDC to become self sufficient. Services provided include assessment, vocational education, skills and literacy training, job placement, other employment activities, and related support services. The Department of Transitional Assistance works with the Department of Employment and Training, and the Office for Children in the delivery of services. For more information, please contact the Employment Services Program at (617)348-5930.

Neighborhood Revitalization/Stabilization

Federal Resources:

HOME program funds may be used for homeowner rehabilitation; DHCD expects to distribute approximately \$1.5 million in federal FY98. HOME funds owner-occupied homeowner rehabilitation to contribute to neighborhood stabilization. In federal FY98, approximately 60 individuals will be assisted with HOME rental unit rehabilitation funds. For more information, please contact the Department of Housing and Community Development at (617)727-7824.

Community Development Block Grant Program: In federal FY98, the Massachusetts Community Development Block Grant Program will receive \$37,254,000 from HUD. Communities may apply for a variety of projects including the stabilization of housing stock, improvements to aging infrastructure, stabilization of neighborhoods and assistance to small businesses for job creation.

The Housing Development Support Program (HDSP) Neighborhood stabilization and expanding the supply of affordable housing remain the primary goals of the HDSP. The HDSP component of the state's CDBG program assists with the creation, preservation and improvement of specific affordable housing projects which principally benefit low and moderate income families. HDSP provides "gap financing" to make projects feasible. In FY98, \$974,000 will be available for HDSP and funds will be distributed in a competitive basis. Eligible activities include: rehabilitation; homeownership; reclamation of abandoned/foreclosed properties; related infrastructure; and conversion of under-utilized and obsolete structures.

State Resources:

Housing Stabilization Fund: DHCD awards *Neighborhood Restoration Initiative* (NRI) funding to local communities. Municipalities must submit community action statements (CAS -- see description discussion below) which include the identification of a specific neighborhood and a description of the condition of properties to be rehabilitated. This program emphasizes strong community involvement in the design and implementation of efforts which will respond to local priorities for neighborhood improvement. DHCD intends to make approximately \$3 million in NRI funding available during the next year. During the last state fiscal year, 12 projects received \$5,114,920 under the Rehabilitation Initiative. To date \$22,885,996 has been awarded through the HSF to create or preserve approximately 1,651 units of affordable housing. Twenty-nine projects have received \$10,045,139 thus far under the *Rehabilitation Initiative*. The next Notice of Funding Availability for Housing Stabilization Funds will be issued in January 1998, with announcements expected in late spring, early summer. Approximately \$7.5 million in Housing Stabilization funds will be made available in FY98. For more information, please contact the Department of Housing and Community Development at (617)727-7824.

Massachusetts Housing Partnership (MHP) Technical Assistance Programs: First Look, Predevelopment Program, and the Technical Assistance Program help foster local leadership on housing issues through periodic training sessions and conferences. *First Look Program* funds are used to conduct initial evaluations of the financial feasibility of potential projects. The MHP Fund expects to advance about \$35,000 in 1998 resulting in 35 loans. The *Predevelopment Program*: helps expedite the development of highly feasible projects by closing financing gaps between initial feasibility loans and construction loans. The MHP Fund expects to advance about \$80,000 in 1998 resulting in two loans. The *Technical Assistance Program* provides communities with assistance in the early phases of project development. The MHP Fund expects to advance about \$30,000 in 1998 resulting in 12 loans. For more information, please contact the Massachusetts Housing Partnership at (617)338-7868.

Community Enterprise Economic Development Program (CEED): This program attempts to empower residents, revitalize neighborhoods and eliminate blight in targeted communities. DHCD awards the funds to community development corporations (CDCS) which administer programs in economically depressed urban and rural neighborhoods, linking projects and activities designed for economic development with other services such as affordable homeownership opportunities, job creation, youth development, neighborhood crime prevention, public safety, welfare reform and CDC collaborative efforts that further promote economic self-sufficiency. For 1998, DHCD has awarded CEED funds in support of 50 community development corporations located throughout the state. \$1.9 million in CEED funding is available in the current fiscal year to assist these organizations develop and implement project-

specific activities which enhance or create self-sufficiency opportunities for low income families and individuals in the areas of:

- CDC collaboratives
- commercial revitalization
- creation of employment and training opportunities
- affordable rental and homeownership
- internship opportunities with CDCs for low income high school and college students
- neighborhood crime prevention
- entrepreneurial training and small business development
- welfare reform initiatives helping public assistance applicants transition from welfare to work
- youth leadership development

See Appendix I for FY98 CEED awarded Community Development Corporations.

General information regarding the CEED program can be obtained by calling the Department of Housing and Community Development at (617)727-7004.

Neighborhood Housing Services (NHS): NHS is an integral part of the Commonwealth's plan to make housing safe and affordable for all of its citizens. The program is designed to assist local residents, and public and private sector institutions and organizations to reinvest in declining urban neighborhoods, and rehabilitate affordable housing for low/moderate income households. The NHS program promotes neighborhood revitalization through partnerships with neighborhood residents, local officials, members of the banking and business communities, and state government. Since its inception in 1982, the NHS program has provided millions of dollars in low interest loans to homeowners to undertake rehabilitation projects. As a result, the NHS program has been able to mitigate blight and reverse decline in neighborhoods suffering from disinvestment. The program encompasses several primary objectives which include the following:

- revitalizing older, and declining neighborhoods;
- improving housing conditions;
- fostering neighborhood stability;
- stimulating private housing construction and rehabilitation; and increasing the availability of housing rehabilitation loans for low/moderate income homeowners.

The Massachusetts Neighborhood Housing services program is a tremendous resource in demonstrating the State's commitment to safe and affordable housing for low income families. NHS program providers are in the following communities:

Boston	(617)825-4224
Cambridge	(617)491-1545
Chelsea	(781)889-1375
Quincy	(617)770-2227
Springfield	(413)739-4737

For more information, call the Department of Housing and Community Development at (617)727-7004.

Infrastructure Assistance

Federal Resources: See CDBG discussion.

State Resources:

Community Development Action Grants (CDAG) provide public infrastructure support in those instances where private investment would not occur except for the CDAG grant project. DHCD expects to spend approximately \$10.3 million to fund CDAG projects in state FY98. The goal is to stimulate economic development activities that will attract and leverage private investment, create or retain long term employment, and revitalize distressed areas. The program is funded through state bonds, and state appropriation funds and is administered by DHCD; all cities and towns in the Commonwealth are eligible. The program continues to be a source of support for HUD entitlement communities throughout the state; as of December, 1997, there are 22 active grants, with an additional nine in the application development stage. Contact the Department of Housing and Community and Development at (617)727-7001 x458 for more information.

The State Revolving Fund (SRF). The state's Department of Environmental Protection, in conjunction with the Massachusetts Water Pollution Abatement Trust, administers the State Revolving Fund (SRF). Financial assistance is available for the planning, design, and construction of projects which will assist municipalities in complying with federal and state water quality requirements. Eligible activities include: wastewater treatment facilities (construction and upgrade), infiltration/inflow correction; wastewater collection systems, control of combined sewer overflows; community programs for upgrading septic systems, and stormwater remediation. In recent years, the program has operated with \$150 to \$200 million per year, financing 40 to 50 projects annually. The current subsidy level of 50% grant equivalency approximates a no-interest loan. Communities must apply and be rated by DEP on a priority ranking system, which emphasizes demonstrable water quality benefits, elimination or mitigation of public health risks, and achieving or maintaining compliance with water pollution control requirements. For additional information, contact the Department of Environmental Protection, (617)292-5749.

Sewer Rate Relief: The Commonwealth has provided funds to water/sewer and sewer districts throughout the state to alleviate the costs to ratepayers of infrastructure improvements to water and sewer treatment operations. This form of assistance increased slightly in state FY98 to \$50.7 million.

Sewer and Water Assistance Program: Chapter 151 of the Acts of 1996 created a Low-Income Sewer and Water Assistance Program and has continued the program for FY98. The program provides assistance to low-income homeowners with total household incomes at or below 150% of federal poverty guidelines. Eligible homeowners who reside within qualified municipalities will be entitled to receive 25% of their annual sewer/water costs, up to \$200. DHCD administers the program in conjunction with their Low Income Home Energy Assistance Program. \$2 million is available for this program funded through an interdepartmental service agreement (ISA) with the Department of Revenue (DOR). The program has the potential to serve approximately 7,763 persons in 94 communities. For more information, please contact the Department of Housing and Community Development at (617)727-7004.

Septic System Repair Program: With funding available under the \$10 million Septic System Repair Program, the Department of Housing and Community Development entered into \$100,000 grant agreements with 96 Massachusetts towns for the repair, replacement or upgrade of residential septic systems not in compliance with Title 5. Under the Department of Environmental Protection's program regulations, each municipality could enter into either a loan or a betterment agreement with an eligible homeowner to cover the cost of septic system repairs or replacement; the vast majority of the participating communities selected the loan option. The rate of interest is five percent (5%) under either option, and low income elderly homeowners could choose to defer the loan until sale or transfer of the property. The program was designed primarily for low- and moderate- income homeowners, but was also available to homeowners of higher income if funds remained available after the target audience was contacted. More than two-thirds of the grantee municipalities contracted with a regional entity such as a planning agency, county or non-profit housing corporation to administer the program on their behalf, using administrative funds available under the grant. While state funds have been exhausted for this program, communities can use the loan or betterment re-payments for the same purposes, but not subject to state involvement in the continuing administration of the program. For more information, please contact DHCD at (617)727-7001.

Chapter 90 funds are to be used for local streets and roads. In FY98, Chapter 90 funds are budgeted at \$100 million down from \$140 million in FY97. Funds are provided to municipalities using a standardized distribution formula based on the number of road miles, employment and population figures. Funds are appropriated under a Transportation Bond Issue and can be used to finance capital construction and reconstruction of local roads but may not be used for reimbursement for maintenance related purposes. Chapter 90 eligible projects are reimbursed 100% of actual expenses incurred. To be deemed eligible for Chapter 90 reimbursement the project must be on a state-aid designated road (i.e. not a private way), must involve construction, reconstruction or other capital improvement, approved by the district highway engineer, and must be subject to funding authorization as evidenced by a signed Memorandum of Agreement. For more information, please call the EOTC at (617)973-7000.

Chapter 81 highway funds will distribute \$43,472,110 in state FY98. Distributions will reimburse municipalities for costs incurred in the construction, maintenance, and policing of local streets and roads. The program is administered by the Massachusetts Highway Department and requests for reimbursement are approved by the Division of Local Services to ensure the community's total distribution does not exceed its expenditures. All Highway Fund distributions are made from the motor vehicle fuels excise tax. Each gallon of gasoline sold in the state is taxed 10% of its wholesale price per gallon or a minimum of \$.21 per gallon. Of the total amount collected, 7 1/2% is dedicated to Highway Fund reimbursements. Reimbursements are made on a quarterly basis. For more information, please contact the MHD at (617)973-7830.

Municipal facilities: The state provides financial assistance to cities and towns for the construction or renovation of local and regional public schools through the *School Building Assistance Program* in the state's Department of Education (DOE). Communities must apply for this funding, responding to the need criteria established by DOE. Approximately \$34 million is appropriated in FY98. The state Board of Library Commissioners is continuing its *library construction grants program*. In FY98, \$14.5 million was appropriated funding nine projects. The grants fund between 30-50% of construction costs, based partially on the cost of the individual projects. Twenty-eight communities still remain on the waiting list of this program.

Other Federal and State Resources Complementing Community Development Goals:

Federal Resources:**Community Facilities:**

Community Facility Loans: Rural Development through Rural Housing Service (RHS) can loan directly or guarantee through local banks Community Facility loans in rural towns up to 20,000 in population for essential community facilities such as: health care clinics and hospitals, fire and rescue vehicles, adult and child day care facilities and community buildings. In Massachusetts for FY98, \$1,384,000 (6 loans) will be available for direct Community Facilities Loans and \$1,000,000 (2 loans) for guaranteed loans. Community Facility grants are available to public bodies, non-profit corporations and federally recognized Indian Tribes to aid in the development of essential community facilities. In Massachusetts for FY98, there is \$75,000 (12 grants) available under this program.

Rural Water and Waste Disposal:

Water and Waste Disposal Loans and Grants: Rural Development through the Rural Utilities service (RUS) promotes economic development in rural areas of 10,000 population or less through its Water and Waste Disposal Loan and Grant program. In Massachusetts for FY98, there is \$8,865,000 (11 loans/grants) available for Water and Waste disposal loans/grants.

Rural Business Development:

Guaranteed Loans to Rural Businesses and Rural Business Enterprise Grants: The RBS provides Guaranteed Loans to Rural Businesses located in communities of less than 50,000 in population in order to improve, develop, or finance industry and employment, and to improve the economic environment in rural communities. In Massachusetts for FY98, there is \$5,813,000 (5 loans) available for this program. **Cooperative Services** programs of RBS helps rural residents form new cooperative businesses and improve the operation of existing cooperatives. **Rural Business Enterprise Grants (RBEG)** are available to public bodies, nonprofit corporations and Federally recognized Indian Tribes to finance and develop small and emerging private business enterprises. In Massachusetts for FY98, there is \$205,000 (5 grants) available for this program.

More information can be obtained by calling USDA Rural Development at (413)253-4300.

Municipal Public Safety Improvements:

Community Policing: The State's Executive Office of Public Safety distributed \$17.6 million in Community Policing Grants for FY98 to 312 local police departments. The amount distributed increased by \$5 million over FY97 and reached 26 additional communities. Grant funds are being used for a variety of activities including bicycle patrols, foot patrols, childrens' fingerprinting and photographing for identification, youth recreational activities, and citizen police academies. Funds were awarded on a tiered system based on community population. In five years, the state has disbursed close to \$60 million in Community Policing funds, and the number of participating police departments has grown from 34 in 1994 to the 312 currently in the program. For more information, please contact the Executive Office of Public Safety, (617)-727-7775.

Planning, management, and operations of cities and towns

State Resources

Municipal Incentive Grants is a competitive grant program designed to assist local government officials in the planning, management and operations of cities and towns. This DHCD program offered \$800,000 in grant assistance for projects relating to planning, municipal management improvement, and training in state FY98. Awards were made to 17 communities and four regional entities for a variety of projects; examples include zoning bylaw revisions, a regional public health pilot, subregional economic development strategy, operation in Franklin Regional Council of Governments, growth management planning, improvements to local permit issuance procedures, and an automated building permit system. Projects will be completed by June, 1998.

The Regionalism Resource Center is a state program administered by the DHCD, responding to inquiries from local officials about the types of regional services and collaborations among communities in the state. Technical assistance is also provided to assist cities and towns in implementing regional projects.

The Model Grant Book, distributed by the DHCD, and updated in mid-1996, provides cities and towns with examples of successful local projects. The booklet contains examples of many of the projects funded through the Municipal Incentive Grant program.

The Peer to Peer technical assistance program makes the expertise of local officials available to their peers in cities and towns on a project specific basis. A community with a specific need is matched with a local official from a community who has the relevant experience. The community contracts with a qualified "peer" for an hourly wage (capped at 30 hours, although many projects are completed in less time) and travel expenses. The agency anticipates undertaking up to 20 projects in FY98; issues addressed through peer projects include orientation for elected officials in a town which recently changed its form of government, team building for a local council on aging, assistance in revitalized downtowns, and guidance to towns establishing local capital improvement plans.

Technical Assistance: The Department of Housing and Community Development provides technical assistance to communities on planning, zoning, subdivision control and growth management issues. Approximately 150 requests are responded to each month. The staff also writes and distributes informational materials and publications, and participates in zoning and subdivision control training programs and workshops.

DHCD continues its efforts to improve training opportunities for planning and land use board members through *The Citizen Planner Training Collaborative*. The Collaborative is composed of DHCD, University of Massachusetts, the Massachusetts Federation of Planning and Appeals Boards, Massachusetts Association of Regional Planning Agencies, the American Planning Association (Massachusetts chapter), and the Massachusetts Association of Planning Directors. The Collaborative seeks to make training available on a regular basis, including both introductory courses for new board members and specialized sessions for the more experienced board members. The Collaborative will present programs in conflict resolution, special permits, and preserving community character in the year ahead. For more information on all of the municipal topics, call the DHCD at (617)727-7001.

(c) ACTIVITIES

method of distribution of HUD assistance, activities to be undertaken by the state

HOME Program (see also (b) 1. Resources and (g) 2. Program Specific Requirements)

DHCD will continue to award funds through a competitive RFP process. DHCD will also continue to administer all four HOME program types: multi-family rental loans, homebuyer assistance, homeowner rehabilitation, and tenant-based rental assistance (although no new tenant-based rental assistance money will be made available this year). Eligible applicants for HOME funds are municipalities, non-profit agencies (including CHDOs as defined by HUD), and for-profit developers. Note: A minimum of 15% of the federal FY98 allocation will be reserved for CHDOs serving as owners, sponsors, or developers of rental production projects or project-based first-time homebuyer projects. The Director of DHCD reserves the right to consider geographic distribution in making funding decisions for the 15% CHDO set-aside. DHCD will continue its practice of encouraging CHDOs to participate in the HOME program. For more information please contact the Department of Housing and Community Development at (617)727-7824.

Community Development Block Grant Program (see also (b) 2. Resources and (g) 1. Program Specific Requirements)

In FY98, CDF I will serve the neediest communities as measured by the Community Needs Scores. For those communities that have needy target populations, CDF II will allow municipalities to apply and serve those populations. Community Development Block Grants allow communities to use the entire range of eligible activities as authorized by Title I of the Housing and Community Development Act of 1974, as amended. We are encouraging our applicants to target their resources in a comprehensive manner.

In addition, the 108 Loan Program allows eligible communities to access federal loan funds for the purpose of aiding revenue producing development activities. The 108 program provides communities with an efficient source of loan financing for a variety of development projects. This program is offered through local communities for community and economic development efforts involving industrial, commercial, service, real estate or mixed-use projects.

The Commonwealth guarantees repayment of the HUD loan, and pledges its future CDBG allocation as collateral. Actual funding will be provided through the sale of notes by the federal Department of Housing and Urban Development. This year the Commonwealth will pledge up to \$30 million in future CDBG allocations in support of these eligible activities.

Emergency Shelter Grants (see also (b) 1. Resources and (g) 3. Program Specific Requirements)

The federal FY97 Emergency Shelter Grant funding included allocations for homeless prevention, essential services, and operations. Agencies receiving funding for these purposes included the state's Department of Mental Health, Department of Veterans' Services, Department of Social Services, Department of Transitional Assistance, Department of Public Health, Massachusetts Rehabilitation Commission, the Department of Mental Retardation and the

Department of Housing and Community Development. Funds were distributed through non-profit providers statewide, with particular emphasis on those geographic areas where homelessness was identified as a concern in the Consolidated Plan submission (e.g., Boston area, Cape Cod, North Shore, South Shore, Worcester). For further information contact the EOHHS at (617)727-7600 x507. Appendix C lists ESG awards by agency.

Housing Opportunities for Persons With AIDS (HOPWA) Program (see also (b) 1. Resources and (g) 4. Program Specific Requirements)

In federal FY94, Massachusetts became eligible for \$763,000 in HOPWA funding by formula to be spent over three years. The effective start-date of that funding was in early federal FY95. In federal FY95 the Commonwealth received an additional \$896,000 in HOPWA funds; in federal FY96, \$898,000 in HOPWA funds; and in federal FY97, \$1,052,000. This HOPWA funding continues to support the five programs originally funded by the FY 94 funding as described in the 1995, 1996, and 1997 One Year Action Plan submissions.

The Commonwealth and the City of Boston (first eligible for its own HOPWA funding in federal FY92) continue to coordinate the use of their HOPWA funds; three of the state's five original HOPWA-funded programs are statewide expansions of programs funded by the City of Boston for Boston's Eligible Metropolitan Statistical Area (EMSA). In addition to continuing to work cooperatively with the City of Boston, the AIDS Bureau of DPH meets at least twice yearly with the Statewide HOPWA Advisory Committee, composed of providers, consumers, and the City of Boston's HOPWA coordinator, in order to solicit ongoing advice regarding the use of the state's HOPWA funds.

The original five activities funded with the state's HOPWA and referenced in the 1995 Consolidated Plan submission are all in operation. A sixth activity, the School Street Community, is also funded with the state's HOPWA as of August 1997 and it will open in January 1998; it was first referenced in the 1995 Consolidated Plan submission as a program in planning and development (then called the Ellen James Program).

The HOPWA-funded activities are as follows.

Section 8/TBRA Initiative: HOPWA funding in the amount of \$235,000 per year supports the statewide administration of the program's case coordination activities. This program allocates 202 units of subsidized, supported housing for individuals and families with HIV/AIDS. TBRA builds on the Assisted Living Program (ALP) which is funded, in part, by the City of Boston's HOPWA funds. DPH has an interagency service agreement (ISA) with DHCD for the HOPWA funds which DHCD contracts out to the Justice Resource Institute, Inc. (JRI, identified by an RFP) to administer TBRA. (See the complete description of TBRA at b) 1. Resources above.)

Homeless Prevention Program (HPP) and Rental Start-up Program (RSP): HPP and RSP are a statewide extension of the Homeless Prevention Program funded by the City of Boston's HOPWA and administered by the AIDS Action Committee of Massachusetts, Inc. (AAC). HPP provides short-term rental assistance to prevent eviction; RSP provides first month's rent, last month's rent, security deposit, and agent's fee to households moving into subsidized housing or affordable units in the private rental market. The AIDS Bureau funded AAC through its sole source procurement procedure to ensure continuity of the program. HPP-RSP is funded with HOPWA funds by the AIDS Bureau at \$316,250 per year.

La Comunidad de Walnut Park. This congregate, six-unit, supported housing program is targeted to Latinos; it is located in a facility operated by the Boston Housing Authority in the Roxbury neighborhood of Boston. The HOPWA funds, in the amount of \$112,110 per year, pay for the supportive services delivered to the residents by the Latino Health Institute, which was identified through a formal RFP process. (NOTE: Latino Health Institute, with funding from the City of Boston's 1996 SuperNOFA application, successfully opened La Comunidad de Walnut Park II on a different floor in the same building in early 1997.)

Technical Assistance (TA) This service is provided by the AIDS Housing Corporation (AHC). The TA is targeted to agencies outside Boston's EMSA that provide or are developing AIDS housing programs. The purpose of the TA is to identify and secure additional resources (e.g., through Medicaid) for the funding of supportive AIDS housing programs. This program is a statewide extension of a similar program funded by the City of Boston's HOPWA; it was funded by the AIDS Bureau using the sole source procurement process in order to ensure programmatic continuity. The state funds this program at \$25,600 in HOPWA funds per year.

Capacity Building: The HART Program The Housing AIDS/Addiction Resource Team (HART) provides training to staffs and direct interventions to residents of AIDS housing programs around behaviors related to addiction, recovery, and relapse. This program for staff capacity building extends HART's services statewide (originally funded by the City of Boston's Ryan White Title I funding). The AIDS Bureau funded this program through the sole source procurement procedure in order to ensure the statewide continuity of the program originally limited to the Boston area. The amount allocated to this program in the state's HOPWA funds is \$50,000 per year. (Note: funding from the state's successful 1995 SuperNOFA application increased HART's ability to provide statewide services; the SuperNOFA funding has been in place since early 1996.)

School Street Community This congregate, twelve-unit supported housing program is for single adults with HIV/AIDS who also have histories of addiction and/or mental illness. It is in new construction and will open in January 1998. The Vinfen Corporation is funded with \$230,661 per year from the state's HOPWA funds to provide the supportive services. (Vinfen is also funded by the Department of Mental Health in the amount of \$166,075 per year for supportive services.) Vinfen was selected for funding through the sole source/unique provider procedure since it had a commitment for funding from DPH in connection with its (Vinfen's) successful application for a capital advance for this program under Section 811 of the National Affordable Housing Act.

DPH's Administration Although DPH has identified up to \$76,710 for its administrative costs (3% of the HOPWA grants for federal FYs 94, 95, and 96), DPH has expended only \$23,999.80 in HOPWA funds for administration for the period December 1994 (when HOPWA funds first became available) through June 1997.

For more information, please call the AIDS Bureau of the Massachusetts Department of Public Health at (617) 624-5300.

(d) GEOGRAPHIC DISTRIBUTION OF THE FUNDS

All funds are proposed to be available statewide, with the following exceptions:

CDBG/Community Development Fund available only to HUD non-entitlement communities.

HOME program policy is to use HOME funds in areas where there is no HOME entitlement funding, where a HOME consortium has not been organized, and where there is a need to co-fund projects in HOME participating jurisdictions.

ESG seeks to provide funds in non-entitlement areas; program guidelines set specific conditions regarding circumstances when requests from entitlement communities for state ESG funds would be considered.

The HOPWA allocation plan is as presented in the state HOPWA application submitted in the fall of 1994, with the addition of the School Street Community as a HOPWA-funded program. All activities are available statewide with the exceptions of the two location-specific programs: La Comunidad de Walnut Park and the School Street Community; however, despite being location-specific, both programs are available to any eligible resident of the Commonwealth of Massachusetts.

(e) HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

includes emergency shelter, transitional housing, homelessness prevention, housing of special populations

Much of the Commonwealth's response to the housing needs of the homeless are addressed in (b) 1. Resources of this plan. Other actions are underway or planned which also contribute to the state's homeless strategy. The strategy's primary aim continues to be ensuring that a network of services leading to greater self-sufficiency are in place for those presently homeless or at risk. Shelters are the initial focus for accessing these services and identifying more stable housing options. EOHHS and its agencies continue to support the reconfiguration of shelter models to transitional and permanent housing options for families and individuals. Other ongoing activities include:

1) Emergency Shelter Contingency Plan: The Massachusetts legislature approved the Administration's Supplemental Budget request of \$600,000 to provide temporary, additional emergency winter beds and services for homeless individuals. This funding will provide over 400 new beds throughout the state at existing emergency shelters through April 30, 1998.

2) Department of Social Services has entered into a Memorandum of Understanding and Interagency Agreement with the Department of Transitional Assistance (DTA) to provide support and services to families and children for prevention of homelessness, and for the current shelter population. Such services include family assessment and service plans, case management, family counseling, battered women's support, and coordination of other services such as health care, transportation, education, child care, and housing search. For more information, please call the Department of Social Services at (617)727-3171.

3) Department of Transitional Assistance continues its efforts with providers to reconfigure shelter beds for homeless individuals. By leveraging the agency's emergency resources, providers have been successful in securing federal funds for housing and service options providing transition from shelter beds. In addition, the Greater Boston Housing Initiative has expanded its housing search assistance programs for homeless individuals.

In addition to the families served by the congregate emergency family shelters, DTA continues to serve an additional 288 families in the Scattered Site Emergency Shelter Program. The scattered site model serves families in apartments and includes case management and housing search assistance. Participating families must take actions in concert with the program's goals of diligent, consistent effort to locate permanent housing, and demonstrate readiness for personal/family economic responsibilities. This program has proven to be less costly than the hotel/motel shelter arrangements of past years. No family has been sheltered in a hotel or motel since June, 1995.

4) The Department of Mental Health (617)727-5500 allocates resources relating to homeless prevention through its area offices which in turn deliver services directly to clients or through contracts with private vendors. Planning for service delivery and resource allocation is accomplished at the area office level. Among the participants in the planning process are DMH staff, clients, family members, service vendors, human service agencies. Each local plan must address a response to homelessness among persons with mental illness. Locally developed homelessness prevention and mitigation strategies are expected to be included in specific housing plans developed by DMH area offices.

DMH continues its discharge policy aimed at preventing homelessness, which states that DMH will in no instance discharge a client from a facility with directions to seek housing or shelter at an emergency shelter facility, and that effort be made to help the consumer find adequate, permanent housing upon discharge. An enhanced discharge protocol is in effect in the metro-Boston DMH area office, which serves the largest homeless population in the DMH system.

All individuals discharged from state-operated facilities or acute care units in hospitals or community mental health centers ("replacement units" made available when state facilities were closed) are involved in an individual service planning process that includes a hospital treatment team and case manager, who determine each person's residential and support needs, as well as eligibility for any entitlement programs.

In addition, the Departments of Mental Health, Employment and Training, Mental Retardation, Transitional Assistance and the Massachusetts Rehabilitation Commission will continue to offer a variety of employment, training and supported work programs for those who are homeless or at-risk.

Related efforts to respond to homelessness in the coming year include the following:

1) EOHHS will be examining other programs which contribute to a continuum model, which may include relocation benefits, security deposits, moving expenses, and short term loans. Some aspects of this approach are now being used in the Homelessness Intercept Program described in (b) 1. Resources, and in the AFDC program.

2) In 1995, the Department of Veterans Services (617)727-3578 issued a five-year plan detailing needs and resources available to respond to the housing and service needs of homeless veterans. This report will serve as the blueprint for the design and implementation of services for this homeless population, and is based on the continuum of care model, noting the need for resources to: 1) prevent homelessness; 2) respond to emergency sheltering needs; 3) provide transitional housing, often with service supports to encourage skill-building for independent living, and 4) provide permanent affordable housing. Reliance on non-profit organizations staffed and managed by veterans themselves to provide these services will continue to be a hallmark of the DVS approach.

3) Interagency collaboration will continue to be a necessary ingredient for success of efforts to serve the homeless. Both DHCD and EOHHS recognize that homeless families and those at-risk must have a combination of housing and services in order to remain intact, assume personal/family financial responsibility, and maintain suitable permanent housing arrangements. Coordination of plans, policies, and resources will remain essential elements of any initiative to serve the homeless. Planning for the next SuperNOFA has already begun with the agencies and service providers reviewing priority needs for the next funding round.

Planning future initiatives will be dependent in part upon the shape and timeline of proposed changes in the structure of HUD programs and the allocation of resources. EOHHS and its agencies, as well as DHCD, continue to urge that any proposed changes include ongoing involvement of the states and provider organizations. As the HUD goal of bringing resource decisions to the local and state level is a model with which Massachusetts has had long and successful experience, both DHCD and EOHHS look forward to participating in a consultative process in any redesign of programs serving the homeless and those at risk.

(f) OTHER ACTIONS

identifies additional resources and programs complementing or enhancing the Commonwealth's housing and community development objectives, including Low Income Tax Credit activity, removing barriers to affordable housing, reduction and evaluation of lead-based paint hazards, anti-poverty strategy, institutional structure, coordination among providers, and public housing resident initiatives.

Low Income Housing Tax Credit Activity

The Department of Housing and Community Development is designated by Executive Order 291 as the state housing tax credit agency. The Low Income Housing Tax Credit (LIHTC) Program, created by the Tax Reform Act of 1986, provides a means by which developers may raise capital to develop low-income housing by "selling" tax credits and other economic benefits to limited partner investors, who, in exchange, contribute equity capital to the development. The amount of tax credit available to a project depends on both the level of eligible project expenditures and the proportion of the development's units reserved for low income tenants over a 30-year period. The Department expects to create 2,300 units of housing with tax credits available in FY98.

Each year, DHCD develops a "Qualified Allocation Plan", as required by federal legislation, defining the administration and distribution requirements of the program. The plan is subject to public hearing and is approved by the Governor. The Allocation Plan ensures the selection of developments which will help to meet the state's most pressing housing needs, determined with the federal guidelines and requirements, DHCD's own housing needs data, and public hearing comment. DHCD has identified tax credit priorities in harmony with the housing priorities identified in the 1995 Consolidated Plan. Grants have also been awarded in entitlement communities throughout the state. LIHTC priorities have emphasized: financially distressed properties; low cost projects; projects located in areas of the Commonwealth where demand for housing exceeds the available supply; and preservation projects (projects which would retain housing units currently protected by federal or state affordability restrictions).

Such housing must be multi-family rental housing and may be either new construction or acquisition and rehabilitation of existing housing.

All projects must meet the following eligibility requirements:

- * retention as rental housing for at least 30 years; AND
- * at least 20% of the units must be rent restricted and occupied by households with incomes at or below 50% of the area median gross income; or
- * at least 40 percent of the rental units must be rent restricted and occupied by households with incomes at or below 60% of the area median gross income

DHCD usually holds two competitive funding rounds each year (spring and fall), although the exact dates of the 1998 rounds had not been determined as this plan was being prepared. Applications are evaluated based upon the Threshold Criteria, Priority Criteria, and General Criteria presented in the Qualified Allocation Plan. DHCD determines the least amount of tax credits necessary to make the project feasible, and the maximum amount of tax credits for which the project is eligible. DHCD monitors all projects to ensure continuing compliance with tax credit requirements.

LIHTC housing has been created throughout the Commonwealth. Since 1990, 128 projects with 8,300 total units have been completed; 7,350 of the units (90%) are set aside for low-income individuals and families.

Approximately 45 projects now under construction contain approximately 3,800 units, with 3,400 of these affordable units. Allocations made in 1997 to projects which will assemble their financing commitments in 1998 will bring another 30 projects into construction during the year; these projects are expected to meet the required "placed in service" deadline of December, 1999. For more information, please call the Department of Housing and Community Development at (617)727-7824.

Removing Barriers to Affordable Housing

DHCD has designed a process for undertaking an *Analysis of Impediments to Fair Housing*, and will be examining issues affecting housing supply, availability, choice, and practices now in place to mitigate any impediments. Such an examination will include consultation with state agencies regulating the insurance industry, banking industry, and licensing of real estate brokers. As noted in the *Anti-Poverty Strategy* section of this plan, the state's Banking Division revamped the state's Community Reinvestment Act (CRA) in 1996 to emphasize performance in meeting CRA goals.

In addition, DHCD will consult with the Massachusetts Commission Against Discrimination (MCAD) to determine the utility of the current statutory procedures in place for the investigation of discrimination complaints. We are aware that several cities and towns have formed Human Rights Commissions or Fair Housing Committees/Commissions, and that the MCAD holds periodic training sessions for members of such commissions.

DHCD will also look at the current regulatory actions affecting housing supply, notably the state Building Code, Sanitary Code, lead paint requirements, and septic system requirements, to determine what, if any, adverse impacts such regulation has on the availability and affordability of housing stock in the Commonwealth.

Actions of local government, notably zoning actions or other local bylaws and ordinances possibly affecting fair housing will also undergo analysis. DHCD will also work with local housing authorities to assure that tenant selection procedures are not restrictive, and will also consult with representatives of advocacy and service organizations serving low-income and minority communities in the state to elicit their perspectives of the efficacy of current fair housing practices.

The examination of these factors will be included in a document entitled "Analysis of Impediments and Fair Housing Plan" and is being released in draft form together with this Action Plan. The draft will be made available for public comment for a thirty day period ending on February 20, 1998. Public comments will be addressed and the document will then be made available on file at the offices of DHCD.

Massachusetts Housing Finance Agency/HUD Fair Housing Initiatives Program (FHIP):

The third HUD FHIP grant for \$368,000 provided reasonable accommodations trainings and Handbooks in six more states (total 17). Under the grant, MHFA also produced a Handbook on Reasonable Accommodations in Service Program Housing for Massachusetts and trained 200 people, including 38 trainers, who run or provide services in Service Program Housing for the Department of Mental Health, the Department of Mental Retardation and the Department of Public Health. In addition, MHFA continued basic reasonable accommodations trainings in Massachusetts for approximately 200 people. In FY98, MHFA will continue both trainings for approximately 400 people per year. For more information on MHFA activities serving disabled populations call: (617) 854-1809.

Evaluation and Reduction of Lead-Based Paint HazardsEvaluation and Reduction of Lead Paint Hazards

DHCD continues to administer two grants, totaling \$10.6 million from the HUD Lead Hazard Control grant Program, through the Massachusetts Lead Abatement Program. The first grant (Round I), received in late 1994, is nearly complete with 550 units abated, with 140 of these units enrolled in an Evaluation Study conducted by the National Center For Lead-Safe Housing. The second grant, received in April 1996, is approximately 50% complete with over 325 units abated to date. In addition, DHCD has recently assisted a group known as the Massachusetts High Risk Consortium consisting of agencies from Brockton, Chelsea, Fall River, New Bedford and Lawrence to obtain an additional \$2.9 million from the HUD Lead Hazard Control Grant Program. DHCD staff will provide technical assistance to the Consortium for at least the next three years, including program and fiscal management services.

Funding from the first HUD Grant was committed in 1994 to 13 local and regional non-profit and community development agencies. These agencies, located in cities determined to be at greatest risk for lead poisoning by the Massachusetts Department of Public Health, received grants in three categories: 1. Neighborhood-Based; 2. Gap Filler I; and 3. Large Building. The Neighborhood-Based agencies were located in the high risk communities of Brockton, Chelsea, Lawrence and Worcester completed 226 units, including 140 Evaluation Study units. For these units, services included outreach and recruitment in targeted high risk neighborhoods, intake and eligibility processing, financial underwriting, oversight on inspections and construction contracting, prequalification and bidding coordination, and relocation assistance. Families with poisoned children received top priority for these funds and about 50% of the units completed contained young children with elevated blood lead levels. Also, the Neighborhood-Based agencies completed community education campaigns in connection with the Massachusetts Department of Public Health and the National Evaluation Study. Of the 140 units enrolled in the Evaluation Study, 138 units completed all four phases.

An additional 275 units were completed by the Gap Filler I agencies with programs serving Malden, Bristol County, Essex County, Fitchburg/Leominster/Gardner, Northbridge and northern Worcester County. Nearly 50% of these projects involved matching funding from such sources as the MHFA Get The Lead Out Program, HOME, CDBG and owner or other private financing. These agencies provided most of the same services as the neighborhood-Based agencies. The Large Building portion of the Round I grant, consisting of 49 units, was completed in 1996 with results reported in the previous One-Year Action Plan.

For the second HUD Grant, DHCD adopted the Gap Filler model for all units. A modest grant of \$2,500-\$3,500 combined with a low-cost public sector loan or private sector financing is being used for nearly all units except for a few units with lead poisoned children where matching financing is not feasible. Approximately 50% of units are being matched with deferred or low cost loans from the DHCD-MHFA Get The Lead Out Program using more than \$2.5 million appropriated by the State Legislature for FY97. By June 30, 1998, DHCD expects that nearly 600 units will be completed. Again, the funds are targeted to the highest risk communities in the Commonwealth including Brockton, Chelsea, Lawrence, Fall River/New Bedford, Worcester, Pittsfield, Everett, Lowell, Newburyport, Taunton, Haverhill

and Framingham. Between both rounds of this Grant Program, DHCD has provided funding to 27 of 30 high risk communities in Massachusetts and re-funded four of the highest risk communities--Brockton, Worcester, Lawrence and Chelsea--with the greatest demand for deleading assistance.

The High Risk Consortium is expected to begin operations on March 1, 1998. Approximately 500 units will be completed in Brockton, Chelsea, Fall River, New Bedford and Lawrence. The Gap Filler model will continue to be used. DHCD will request additional funding for the DHCD-MHFA Get The Lead Out Program, projected at \$4.5 million for FY98, to ensure that matching funding will continue to be available. For more information, please call the Department of Housing and Community Development at (617)727-7001.

The Massachusetts Housing Partnership Fund continues to offer its lead paint loan guarantee program where the MHP Fund provides a 100% guarantee on lead paint abatement loans made through private lenders. In 1997, the MHP Fund created a new interest subsidy program which enhances its existing guarantee program by providing a prepaid interest subsidy to reduce the private lender's interest rate to 3%. The interest subsidy program is available in participating communities. The MHP Fund expects to advance up to \$500,000 in 1998 to be used to provide both guarantees and interest subsidies for 95 units. For more information, please call the Massachusetts Housing Partnership at (617)338-7868.

Anti-poverty strategy

In 1996, the state's community reinvestment statute was amended to place greater emphasis on the performance of banks and lending institutions in the Commonwealth in meeting the credit needs of low and moderate income persons. M.G.L., c. 167, section 14 now includes specific criteria to determine performance --- e.g., ability for residents of the area to remain in affordable housing in their neighborhoods, evidence of a systematic and continuous pattern of lending which results in the loss of affordable housing units, level of participation in community development and redevelopment programs, and level of small business lending activity -- and directed the Commissioner of Banks to issue regulations which establish evaluation of performance. Following such evaluation, banks would be given ratings of "outstanding," "high satisfactory", "satisfactory," "needs to improve", or "substantial noncompliance" in meeting community credit needs. This is a change from the periodic reporting standards included in the law previously. The Commissioner of Banks issued regulations (209cmr46.00) defining community credit performance standards. Also, the written evaluations of any bank's performance are open to public inspection upon request.

The Commonwealth's programs and policies address the spectrum of issues often facing the poor or near-poor in our society:

For example, state income tax policies include a "no tax status" designation for individuals and families with low yearly earnings (\$8,000/yr.- individual; 13,000/yr. - family). This policy allows a deduction of 1,000 per child/yr. State income tax provisions also allow a deduction from income for up to 1/2 of yearly rental costs, up to a \$2,500 maximum.

Other efforts to reduce poverty, administered by various state human service agencies include:

Emergency & Crisis Oriented Services:

- * Health Services
- * Nutrition
- * Clothing Allowance
- * Energy Assistance
- * Domestic Violence Prevention
- * Drug and Substance Abuse Treatment
- * Crime Prevention

Comprehensive Program Services:

- * Employment and Skills Training
- * Vocational and Remedial Education
- * Budgeting and Personal Finance Counseling
- * Affordable Housing
- * Child Development Programs/Day Care Services
- * Mental Health and Mental Retardation Services
- * Elder Services
- * Veterans' Services
- * Rehabilitation Services
- * Recreational Programs
- * Youth Programs

Community Service Block Grants provide many of the coordinated services listed above. There are 25 community-based nonprofit organizations designated by the U.S. Department of Health and Human Services and the Director of the Department of Housing and Community Development that serve as community action agencies (CAA) in Massachusetts. The federal government annually appropriates CSBG funds to the state, which DHCD in turn allocates to the CAAs. The FY98 CSBG allocation will be approximately \$12,188,589. With these funds, CAAs develop and coordinate locally generated programs and activities that address poverty causes in their respective geographic areas. CAA administrative offices are located in the following communities:

Avon/Brockton	(508)588-0447	Plymouth	(508)747-7575
Boston	(617)357-6000	Quincy	(617)479-8181
Cambridge	(617)868-2000	Somerville	(617)623-7370
Chelsea	(781)884-6130	Springfield	(413)263-6500
Fall River	(508)679-0041	Worcester	(508)754-1176
Fitchburg	(978)342-7013		
Framingham	(508)620-2300		
Gloucester	(978)283-7874		
Greenfield	(413)552-1554		
Haverhill	(978)373-1971		
Holyoke	(413)552-1554		
Hyannis	(508)771-1727		
Lawrence	(978)681-4900		
Lowell	(978)459-0551		
Lynn	(781)581-7220		
Malden	(781)322-4125		
New Bedford	(508)999-9920		
Northampton	(413)582-4200		
Peabody	(978)531-0767		
Pittsfield	(413)445-4503		

Other illustrative examples of the state's efforts to reduce poverty appear below:

Housing:

Affordable homeownership programs: The efforts of DHCD and its affiliate agencies in the housing arena also contribute to anti-poverty efforts: subsidies and low-interest loans for homeownership and rehabilitation programs offer greater opportunity for low-income families to qualify for mortgages; lead paint removal grants and loans are most often directed to older housing, which can then often be maintained as reasonably-priced housing for ownership or rental purposes.

State and state-affiliate agencies, including DHCD and the Massachusetts Housing Finance Agency, make thousands of dollars in interest subsidy and mortgage financing available each year to low-income renters who are seeking to purchase their first homes. Homeownership is commonly perceived as a possible route toward financial stability. In addition to the programs offered by the state and MHFA -- programs described in detail in (b) 1. **Resources** -- private lenders throughout Massachusetts are making special efforts to approve mortgage loans to lower-income households.

Public housing: The availability of public housing allows many individuals and families to live in safe, adequate housing for a reasonable rent. Massachusetts has close to 50,000 state-aided public housing units operated by its 257 local and regional housing authorities, including: Veterans' Family Housing - 13,063 units; Elderly Housing - 32,336 units; Elderly Congregate Housing - 920 units; Scattered Site Family Housing - 2,985 units; and Special Needs Housing - 1,879 units. For more information please contact the Department of Housing and Community Development at (617)727-7130.

Homelessness prevention programs: DHCD, along with the Executive Office of Health and Human Services and its agencies, have worked diligently to aid as many individuals and families as possible who are at risk of being homeless. The Homelessness Intercept Program administered by DHCD provides intensive prevention services, such as landlord/tenant mediation and housing counseling to this at risk population.

In connection with the Homelessness Intercept Program, the state has initiated changes in its Emergency Assistance (EA) Program. These changes have enabled the state to provide the necessary interventions to households who historically have entered the sheltering system in order to receive necessary assistance. The changes in (EA) policy, coupled with the programs like the Homelessness Intercept Program, reflect the growing need to promote responsible behavior, greater self-determination and employment as critical elements to eradicating homelessness.

Shelters and services: In Massachusetts, shelters for individuals provide referral to existing community programs which offer adult literacy programs, job training, and GED courses. In addition, many shelters have secured additional funding through federal and foundation grants to provide transitional living skills in the shelters and the day programs.

Massachusetts family shelters provide many services to their homeless families, including budgeting, parenting skills, counseling, and referral for job training. Clients on AFDC may participate in the Employment Services Program (ESP), which offers job training, adult literacy, GED courses, and day care for children of participants.

The Commonwealth continues to give priority for the Employment Services Program (formerly MassJobs program) to all Section 8 Family Self Sufficiency participants. This strategy links affordable housing to job training and more education; it also recognizes that it is important to provide focused, coordinated services to low-income clients, rather than simply providing a "poverty cushion". Participants in Family Self-Sufficiency enroll for a period of five years. They agree to become free of public assistance – although not housing assistance – for at least one successive year, during which they will seek and maintain employment.

Economic Development:

Programs supported by Community Development Block Grant Funds, notably the Massachusetts Community Capital Fund, have as a priority aim the expansion of economic opportunity, emphasizing the retention or creation of permanent jobs with a wage adequate to allow greater individual self-sufficiency.

DHCD's efforts to assist in the creation of Community Development Corporations often helps to build a sense of purpose and pride in low-income neighborhoods; these groups, which emphasize housing preservation and economic development, are often catalysts for small and micro-business development, which employ neighborhood residents. Complementary efforts, such as the Ready Resource Fund component of the state's Community Development Block Grant, which supported efforts to undertake analysis and develop strategies for economic activity in cities and towns with high unemployment, also support involvement by residents, business owners, and local officials in establishing goals to improve economic conditions in an area or region.

In a similar vein, the established Massachusetts Rural Development Council, is expected to focus on the economic development concerns of the Commonwealth's smaller communities; given the Council's emphasis on improving coordination among entities serving rural constituencies, and developing collaborative responses to the Council's identified concerns, involving relevant private, governmental, and non-profit organizations, it is expected to make a long-term contribution to the economic viability of the Commonwealth's 120 towns with under 5,000 population.

Health Care:

As medical costs can often be an extraordinary expense for those least able to find consistent affordable health care, the Commonwealth's Department of Health Care Finance and Policy provides basic medical insurance for eligible unemployed workers. In order to receive coverage, one must be a Massachusetts resident receiving unemployment compensation and have a family income below 400% of the federal poverty level in the base year in which benefits are calculated. Two plans are offered: the *Direct Coverage Plan* is available to those unemployed who do not want or are unable to continue their previous coverage, or were not previously insured during their most recent employment. This plan requires co-payment of deductibles. There is also a provision allowing for continuation of previous coverage, whereby DMS provides reimbursement for a portion of the insurance premiums so that the unemployed workers can maintain the same insurance he or she had while employed. The *Center Care* program offers primary health care services to low-income uninsured individuals and families through independently licensed community health centers across the Commonwealth. These community health centers serve individuals with incomes below 200% of the federal poverty level, and are compensated based on a capitation methodology.

Economic self-sufficiency:

After approval by the U.S. Department of Health and Human Services, Massachusetts implemented major welfare reform legislation (Chapter 5, Acts and Resolves of 1995). The act's provisions included an increase in childcare, targeted to teen mothers, and to those recently employed. Other highlights include:

- a 20 hour/week work requirement for able-bodied AFDC parents
- a two-year time limit on assistance
- employer wage subsidies and tax credits
- requirement that children under 14 be required to attend school
- requirement that teen parents live at home or in a supervised setting
- an increase in the amount of allowable assets, including a motor vehicle
- strengthening of child support enforcement and anti-fraud efforts

These changes aimed to promote jobs, economic self-sufficiency, and a route out of poverty for those now reliant on welfare. For more information please call the Department of Transitional Assistance at (617)348-5476.

With the support of the federal government, the MassJobs Council has embarked on a plan to establish One Stop Career Centers. These centers will coordinate jobs, job training, skills development, and other educational and related supports. They will serve all eligible residents, including low-income and public assistance clients.

DHCD's rent regulations for public housing support tenant self help efforts by allowing tenants a one-time opportunity to exclude earned income from the rental calculation as they move from support by state assistance to self-sufficiency through employment.

The Commonwealth of Massachusetts expects to continue supporting numerous and varied efforts to reduce poverty through programs supporting job creation, adult literacy programs, skills training, expansion of the affordable housing supply, and using the provisions for economic development incentives to link the employment needs of residents and businesses. The Cellucci administration has demonstrated its readiness to move on many fronts to address some of the most pressing issues affecting the very-low income. In the years ahead, the efforts described above, as well as endeavors of the Rural Development Council, and the fruition of economic development initiatives now underway will contribute to reducing some of the most distressing indicators of poverty.

Institutional Structure

A. State government organization

The Commonwealth of Massachusetts government remains essentially as described in the 1997 One Year Plan. The state's plan to restructure the electric utility industry will result in the relocation of the Office of Energy Resources as a unit within the Office of Consumer Affairs.

B. County government organization

Middlesex County was abolished in 1997, with its functions assumed by the state. The county retirement system, to which many towns belonged, is specifically retained with an advisory board composed of the treasurers of the participating communities. The Middlesex County treasurer position is retained for management of the fund. Worcester and Hampden counties are scheduled to be abolished in 1998. The remaining counties may form charter commissions and propose a new form of regional government by December, 1999. These proposals would be subject to legislative approval. The Cape Cod Commission, established by state legislation in 1990, is specifically retained. Berkshire County has undertaken some preliminary planning on reorganizing county government. Also, the 26 towns of Franklin County voted in 1997 town meetings to establish the Franklin Regional Council of Governments (FRCOG).

Coordination among providers

The coordination efforts noted in the 1995 Consolidated Plan submission remain in place; this One-Year Action Plan highlights several examples of such coordination -- the shared involvement of DHCD and MDPH AIDS Bureau in formulating and implementing the TBRA initiative for housing for persons with AIDS, and the creation of a comprehensive and successful effort to apply for Supportive Housing Funds this past year. The HOPWA program discussion references ongoing communication with the City of Boston's HOPWA funding for updates on program development and implementation, and coordination in the use of funding. In addition, DHCD is involved with the Executive Office of Environmental Affairs, Department of Economic Development, the Attorney General's Office and the Massachusetts Bankers' Association in an examination of options for the impact of the impediments of developments in economically distressed areas.

Public Housing Resident Initiatives

Encouraging tenant participation in public housing management:

DHCD recognizes that effective administration of its public housing programs includes effective tenant organizations. To encourage the formation of representative organizations and to provide such organizations with the opportunity to be heard and participate in matters affecting the interests of the residents, DHCD has promulgated regulations on tenant participation.

Local Tenant Organizations (LTOs) are consulted when changes in policies affecting tenants are proposed, when the annual operating budget is prepared, or when LHA jobs become available. They are notified of all LHA board meetings. Each LTO proposes an annual budget, based on the number of units it represents for funding its administrative functions. In addition, DHCD annually provides funding to the Massachusetts Union of Public Housing Tenants, which advocates for all public housing tenants on a statewide level, helps new LTOs organize, and provides related assistance to LTOs.

DHCD continues to directly monitor the LHA/LTO relationships as part of the BOAST review process. The BOAST review outlines DHCD's expectations regarding how tenant involvement is to be integrated into the LHA's operations, and scores each LHA on its performance in this area.

DHCD is also continuing to work to ensure that public housing residents are adequately trained to take on increasing employment responsibilities. DHCD encourages housing authorities to fund employment training programs for housing authority residents and supports a public/private sector minority internship program. DHCD's rent regulations support tenant self help by allowing tenants a one-time 12 month opportunity to exclude earned income from the rental calculation as they move from support by state assistance to self-sufficiency through employment.

Eliminating Drugs and Crimes of Violence from Public Housing

Some family public housing projects in Massachusetts are affected by drugs and associated crimes of violence. While a majority of the residents in most projects are concerned by incidents of violence and drug-dealing and/or drug use, they are sometimes intimidated by that minority of residents engaged in such criminal behavior. For years, the process of evicting suspected drug dealers was so slow and cumbersome as to seem hopeless. Residents were hesitant to speak out against violence and drugs for fear of retaliation. New procedures authorized by Chapter 179 of the Acts of 1995 (see **(b) 1. Resources - Mixed Population Initiative**) are intended to remove disruptive tenants without undue delays.

Also, other recent changes in law and procedures have aided efforts to address this problem. Housing authorities were successful in securing a change in law allowing an "emergency eviction" process. This process allows for bypassing the usual state grievance procedures if tenants are being evicted for drug or violent crime offenses. DHCD and local housing authorities have also established practices to screen out public housing applicants with serious criminal records. Laws prohibiting access to such criminal records have been modified to extend to housing authorities the right to gain access when reviewing the eligibility of applicants seeking public housing. DHCD has also worked with LHA's to develop stricter lease provisions.

Encouraging homeownership among public housing tenants

DHCD is working with LHAs to promote economic diversity and self-sufficiency for residents of large state-aided family public housing developments. The design includes changes in tenant selection to house more residents who can serve as working role models, changing the maximum rent schedule to allow residents to save for a home downpayment, and counseling to prepare residents for homeownership.

Rent reform pilot programs, will test the effect that changes in different regulations in both urban and rural public housing settings have on upward mobility and homeownership success of the Commonwealth's public housing residents. This project was designed jointly by DHCD Housing staff and members of the National Association of Housing Redevelopment Officials (NAHRO).

As part of the Demonstration Disposition Program (see discussion in **(b) Resources**), MHFA will finance the sale of HUD-foreclosed properties to tenant associations or other tenant-based organizations. Also, certain CEDAC activities described in earlier in this plan, notably "Residents to Residents," support the efforts of tenant groups in examining what is involved in the purchase of a development by learning from others who have already completed such transactions.

MUNICIPALITY	_____ 1990/(97) _____	Maximum	
COUNTY	Ray	Possible	
	Number	Quartile	Score

A. INDIVIDUAL FACTORS

low/moderate income households (U.S. Census, 1990 universe)
per capita income (U.S. Census, 1990 universe)
Median household income (U.S. Census, 1990 universe)

unemployment rate (Division of Employment and Training)
labor force (Division of Employment and Training)

female headed families below poverty level (U.S. Census, 1990 universe)
percent of elderly low/moderate income households (U.S. Census, 1990 universe)

15
200
300
300
30
20
20

B. COMMUNITY FACTORS

percent change in children 0 to 4 years old 1990 - 1995 (MISER estimates)
percent change in school enrollment 1990 - 1997 (Mass. Department of Education (DOE))
school enrollment as a percentage of population (1990 DOE, 1990 U.S. Census estimate)
percent change in population 1990 - 1996 (U.S. Census)

Equalized Valuation (EQV) (1990 Department of Revenue (DOR))
EQV per capita (1990 U.S. Census estimate)
% households with housing cost burden >=50% of household income (1990 U.S. Census)
total levy per capita, % of per capita income (1990 DOR, 1990 U.S. Census estimate, 1990 U.S. Census)
units built prior to 1940, % of total units (1990 U.S. Census)

15
10
15
15
20
20
20
30
20

(g) PROGRAM SPECIFIC REQUIREMENTS

DHCD SEEKS PUBLIC COMMENT ON THIS ENTIRE ACTION PLAN AND IN PARTICULAR, ON TEXT OUTLINED BY BOXES.

**MASSACHUSETTS COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
ONE YEAR ACTION PLAN FOR FEDERAL FISCAL YEAR 1998**

Massachusetts Department of Housing and Community Development - Mission Statement

The mission of the Massachusetts Department of Housing and Community Development (DHCD) is to strengthen cities, towns and neighborhoods to enhance the quality of life of Massachusetts residents. To accomplish our mission, we will provide leadership, professional assistance and financial resources to promote safe, decent, affordable housing opportunities, economic vitality of communities and sound municipal management. We will forge partnerships with regional and local governments, public agencies, community based organizations and the business community to achieve our common goals and objectives. In all of these efforts, we will recognize and respect the diverse needs, circumstances and characteristics of individuals and communities.

DHCD is committed to:

- *Programs and funding that primarily target populations of low to moderate incomes and those with special needs.*
- *Coordinated, integrated and balanced agency responses to address the comprehensive needs and interests of communities.*
- *Programs and technical assistance designed to facilitate informed decision-making at the local level, and to encourage self-sufficiency of residents and communities.*
- *Sound business practices that ensure the highest standards of public accountability and responsibility.*

A. MASSACHUSETTS PRIORITIES

- Funded through Congress, the Community Development Block Grant Program (CDBG) is part of Title 1 of the Housing and Community Development Act of 1974, as amended. The primary objective of the statute is: "...to develop...communities by providing decent housing and suitable living environment and expanding economic opportunities principally for low and moderate income persons." DHCD's eligible projects are designed to meet this objective.
- Consistent with this objective, we encourage proactive and coordinated planning oriented towards both resource protection and sustainable economic activity. The Department is committed to having communities engage in meaningful planning to assess their needs and identify strategies for addressing those needs.
- Whenever appropriate, we encourage joint or regional applications.
- At least 70 percent of CDBG assistance shall be used to support activities that directly benefit low and moderate income citizens of the Commonwealth.

B. ELIGIBLE MUNICIPALITIES

Any city or town not designated as an entitlement community by the US Department of Housing and Urban Development may apply for and receive State Community Development Block Grant funds. (Refer to Appendix K for a listing of Massachusetts entitlement communities.)

Any city or town who received Massachusetts CDBG funds through the FY96 Senior Center Fund or the FY97 Community Development Fund II are **ineligible** to apply for funds through the FY98 Community Development Fund II Program. (See Exhibit 2 on page 87 for listing of communities.) Recipients of FY97 CDF I Multi-year awards are ineligible to apply to CDF I or II.

C. ELIGIBLE PROJECTS

The following projects can be considered under the Massachusetts Community Development Block Grant Program:

- economic development activities which create and/or retain jobs;
- efforts directed toward rehabilitation and stabilization of existing neighborhoods and commercial areas;
- housing rehabilitation and related activities;
- infrastructure;
- construction and/or rehabilitation of community facilities; and
- public social services.

The Commonwealth of Massachusetts has established program components to fund these projects. Each program component responds to a set of community development challenges. See Section J, *PROGRAM COMPONENTS* for rules and program guidelines.

- *Assistance related to buildings for the general conduct of local government is specifically excluded by statute from being provided under this program, except for the removal of architectural barriers to improve handicap access including access to municipal buildings such as city or town halls, public works structures, public safety buildings, etc.*
- No new **economic development local/regional loan** funds will be awarded. Recapitalization of existing DHCD funded loan programs will continue.
- DHCD will not fund **public social services** related to economic development (such as workforce training or training in anticipation of employment) that are funded or provided by other state or federal agencies and available to residents in the applicant community(ies).
- **Downtown Related Projects**
 1. Communities may apply for activities that support physical improvements in their downtown, with the following limitations: only communities with a long-term downtown plan and organization in place and accepted by DHCD can apply to Massachusetts CDBG for revitalization activities in their downtown target area. Communities with such long-term based approaches must demonstrate that a comprehensive downtown revitalization effort exists, and that an organization exists that has successfully addressed ongoing capacity, self-sufficiency, financial condition, has the ability to undertake additional downtown-related activities, is representative of broad community participation, and is not limited to business and property owners of the downtown.
 2. DHCD has identified three organizational models that meet the definition of a comprehensive downtown effort. Refer to Exhibit 1. In place of one of these models, communities with a population of fewer than 5,000 or with a downtown comprised of 10 or fewer buildings, may submit documentation supporting a long-standing commitment that fulfills the intent of these models.

3. Depending upon which model fits the organization, the material identified in the Exhibit must be received by DHCD by the end of business on Monday, June 1, 1998. DHCD will notify communities in writing whether or not they meet the criteria and, therefore can apply for downtown related activities. Communities who do not submit the Exhibit by June 1, 1998, cannot apply for downtown related activities.
4. These funds cannot be used to fund any overhead costs or management salaries related to operation of a downtown revitalization effort. These funds cannot be used for any capacity building on the part of a downtown organization or committee.

D. APPLICANT/PROJECT THRESHOLDS

All projects must meet the following threshold criteria:

1. the project must be eligible as defined in §105(a) of Title I of the Housing and Community Development Act, as amended.
2. each project must meet one of three federal national objectives as defined below and in federal regulations 24 CFR 570.483
 - a. benefit a majority of low and moderate income persons;
 - b. aid in the prevention or elimination of slums or blight; or
 - c. meet an urgent condition posing a serious threat to the health and welfare of the community and where other financial resources are not available to meet such needs. (This objective is extremely difficult to meet and is generally limited to unexpected events such as natural disasters.)
3. The Department is committed to having communities engage in meaningful planning to assess their needs and identify strategies for addressing those needs. Communities accomplish this in many ways including master plans, growth management plans, capital improvement programs, community action statements (CAS), community development strategies or other relevant subject-specific plans. Projects within an application for CDBG assistance must be consistent with a locally approved planning document such as those above.

An applicant must demonstrate project consistency with:

- (a) A Community Action Statement (CAS) on file at DHCD prior to, or submitted with, an application. For a CAS that has been previously filed with DHCD, amendments will be accepted prior to or with an application; (b) a community development strategy as part of the application; or (c) locally approved planning documents, prior to, or submitted with, an application.

The appropriate planning documents must be on file with the Department at the time of application and referenced in the application for funding. In general, planning documents should be no more than five (5) years old. Communities may use relevant planning documents older than five years if accompanied by a letter from the Chief Elected Official attesting to the continuing use of the plan by the community as the basis for decision-making regarding the subject of the plan.

This requirement applies to all participants except for applicants to the Massachusetts Community Capital Fund.

Technical assistance for communities wishing to develop a new CAS, or other plans, is available from the Department.

4. In order to have their application reviewed and scored, all previously funded Massachusetts CDBG applicants must demonstrate that they have no greater than \$600,000 in unexpended project funds for all FY96 and prior year grants. Of that amount, 50% of project funds must be committed. DHCD will utilize the quarter ending prior to application for analysis/confirmation.
5. Applicants for any Senior Center project must meet the following threshold requirements to have their application reviewed and scored: (i) provide evidence of site control by the Mayor or Board of Selectmen, (ii) provide documentation of the availability of any other funds necessary to complete the project and (iii) document that they have completed design development plans.

E. ALLOCATION

The federal Fiscal Year 1998 HUD allocation to the Commonwealth of Massachusetts is expected to be \$37,254,000. This allocation is approximately \$1 million less than FY97. As a result, a percentage decrease has been applied to all program components. DHCD's funds are subject to availability from the federal government. These funds will be distributed during the program year to eligible cities and towns in accordance with the program component allocation outlined below. If changes to this distribution become necessary, we have outlined the procedures that will be observed in making those changes.

Program Component	Allocation
Community Development Fund I	\$10,079,243
2nd year commitment of FFY 1997 multi- awards	\$3,326,857
Regional Housing Pilot	\$584,400
Community Development Fund II	\$4,870,000
Business Development Fund	\$4,896,000
Massachusetts Community Capital Fund and Ready Resource Fund-Competitive ¹	
Mini-Entitlement Program ²	\$11,103,600
Housing Development Support Program-Competitive	\$974,000
Downtown Program	\$584,400
Reserves	1,217,500
Administration and Technical Assistance	\$1,218,000
Section 108 Loan Program	\$30,000,000

During the year, DHCD may have cause to recapture earlier program year funds from non-performing grantees; or there may be small amounts of program funds from prior years that have yet to be used; or there may be opportunities to recapture program income generated by communities from earlier projects; or there may be extreme demand for one program component; or there may be minimal demand for one component. Recaptured funds to be used, such monies will be reallocated depending on the timing of other components and the apparent demand for funds. The distribution of those funds will be governed by that program year's allocation. DHCD reserves the right to increase or decrease the allocation of a program component. When these cumulative changes meet the threshold criteria of an amendment DHCD will follow the process in accordance with the State's Consolidated Plan and regulations at 24 CFR 91.505. We also may have cause to fund from any allocation or resources to respond to corrective actions after program close-outs or other administrative errors. These monies will be re-allocated within the Massachusetts Community Development Block Grant Program according to the following criteria:

¹ MCCF and Ready Resource Fund-Competitive funding includes \$1 million anticipated program income from repaid loans during Federal FY 1998

² The Mini-Entitlement Program component includes \$600,000 in uncommitted funds from previous fiscal years.

F. AVAILABILITY OF FUNDS

All program funds will be available to eligible grant recipients based on Applications and/or Notices of Funding Availability that will be distributed for Massachusetts Community Development Block Grant funds. These documents will make communities fully aware of the requirements of each particular component and will be available in adequate time for communities to prepare grant applications for each program.

A single community may receive no more than \$1 million from any combination of federal FY98 Community Development Fund I or II, Mini-Entitlement, Ready Resource Fund and Housing Development Support Programs, with the exception of any Regional Housing Pilot Program award.

Listed below are application distribution dates for each program and the corresponding period in which applications will be due. A Notice of Availability of Funds will be issued, as appropriate, prior to release of Applications and subject to the availability of federal funds.

Program Components	Application Issued	Applications Due
Community Development Funds, I and II	April 1998	August 7, 1998
Mini Entitlement Program		May 1, 1998 to August 3, 1998
Regional Housing Pilot Program	April 1998	August 7, 1998
Business Development Fund Massachusetts Community Capital Fund (MCCF)* Ready Resource Fund-Competitive	Available Now April 1998	Continuous October 18, 1998 and March 19, 1999 (if dollars are available)
Downtown Program	Spring 1998	To Be announced
Reserves	April 1998	December 1, 1998 and after
Housing Development Support Program-Competitive	April 1998	October 16, 1998 March 19, 1999 (if dollars are available)
108 Loan program*	Available Now	Continuous

* The FY97 applications will be operative until release of the FY98 documents. Actual release of applications will be dictated by date the state receives HUD approval on its Consolidated Plan.

G. EVALUATION CONSIDERATIONS THAT APPLY TO ALL PROGRAMS

DHCD reserves the right to incorporate any or all of the following in its evaluation or award decisions:

- In the event that there are tie scores in any competitive fund, ties will be resolved in the following order:
 1. consistent with the economic development goals of the Administration;
 2. for Community Development Fund I only: the community with the higher FY97 Statistical Community-Wide Needs score will be funded;
 3. the application which reaches the most beneficiaries;
 4. applications that are regional; and
 5. if a tie persists, there will be a lottery at which a representative from HUD will be present.

- To reduce or increase an award to communities to assure that a grant budget is reasonable.
- To reduce an award to communities with an uncommitted program income balance of \$100,000 or more.
- To reduce an award, deny a grant, or impose special conditions in a grant contract to communities with prior year grants with a low rate of committed or expended dollars at the time application decisions are being made.
- To reduce an award, deny a grant, or impose special conditions in a grant contract to communities with outstanding, major findings that are unresolved at the time application decisions are being made; or which have otherwise had a history of significant, repeat findings. These findings could have arisen from any grant program offered by the State from its annual CDBG allocation.

Major findings means non-compliance with a statutory requirement which, if not satisfactorily resolved by the community, would require that the federal funds be repaid by the town, or result in other serious sanctions.

History of significant, repeat findings means non-compliance with statutory or regulatory requirements in more than one grant cycle, where the community may have resolved those findings but with an unacceptably slow response.

- To consider the past performance of the applicant community and its administering agency or project sponsor, including continuing prior performance issues at the time award decisions are made.
- To deny a grant to ensure that at least 70 percent of CDBG assistance, as per federal statute, is used to support activities that directly benefit low and moderate income citizens of the Commonwealth.
- To deny a grant, or a portion thereof, to ensure that no greater than 15% of the FY98 Massachusetts CDBG allocation is for public social service activities as per federal regulation.
- To deny a grant, or a portion thereof, to ensure that no greater than 20% of the FY98 Massachusetts CDBG allocation is for planning and administration as per federal regulation.
- To fund, fully or partially, a project from other state resources.

- To solicit and verify information from state and federal agencies and if necessary, reduce or increase an award to communities.

- In the event of conflicting language, this One Year Action Plan takes precedence over language in all program component applications.
- To consider the availability of non-CDBG funds under the control of a community to assure that CDBG funds are not used to displace non-CDBG funds, and as a result to reduce an award, deny a grant, or impose special conditions in a grant contract to that community.

H. PROGRAM SANCTIONS

DHCD reserves the right to suspend or terminate grant awards made to eligible communities within existing policies. These actions would be taken in instances of fraud, abuse, poor performance, misrepresentation, or extreme mismanagement. The community staff and Chief Elected Officials will have the opportunity to discuss possible sanctions prior to any formal action. If formal sanctions are recommended, grantees will be provided a full opportunity to appeal such decisions to the Director of DHCD before any final action is taken.

All program funds recaptured through this process will be re-programmed consistent with the procedures in *Program Components and Allocation of Funds*. Based on the significance of the issues involved in any such determination, DHCD may suspend, for a period of up to three (3) years or until final resolution is achieved, a community's eligibility to participate in all Massachusetts CDBG components. Such action will only be taken in extreme circumstances and only after all alternatives have been exhausted.

I. CITIZEN PARTICIPATION REQUIREMENTS FOR APPLICANTS AND GRANTEES

All applicants for funding under the FY98 Massachusetts CDBG Program must comply with the citizen participation requirements contained in Section 508 of the Housing and Community Development Act of 1987. DHCD expects citizen involvement in the identification of community development needs, the development of applications, program assessment and evaluation. Communities must include in their application for Massachusetts CDBG funding a local citizen participation plan which details how the community will:

1. provide for and encourage citizen participation, with particular emphasis on participation by persons of low and moderate income who are residents of slums and blighted areas and of areas in which state CDBG funds are proposed to be used;
2. provide citizens with reasonable and timely access to local meetings, information, and records relating to the grantee's proposed use of funds, and relating to the actual use of funds;
3. furnish information on the amount of state CDBG funds available during the year; the range of eligible CDBG activities; and how activities will benefit low and moderate income persons;
4. provide for technical assistance to groups representative of persons of low-and moderate-income that request such assistance in developing proposals;
5. provide for **at least 2 public hearings**, each at a different stage of the program (development and implementation), to obtain citizen views and to respond to proposals and questions at all stages of the community development program, including *at least* (a) the development of needs, (b) the review of proposed activities, and (c) review of program performance. These hearings shall be held after adequate notice, at times and locations convenient to potential or actual beneficiaries, and with accommodations for the handicapped; at least one public hearing must be held prior to submittal of application; a second must be held during the course of the grant year.
6. provide for a timely written answer to written complaints and grievances, within 15 working days of receipt where practicable; and,
7. identify how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate.

J. PROGRAM COMPONENTS**1. COMMUNITY DEVELOPMENT FUND I****Program Description**

The Community Development Fund I annually awards grants to communities throughout the Commonwealth. This program helps non-entitlement cities and towns meet a broad range of community development needs in business development, physical development, housing, and public social services. It supports CDBG-eligible activities and encourages applicants to develop comprehensive, creative solutions to local problems. This Fund is targeted to communities which have a high Statistical Community-Wide Needs score and very limited ability to financially address those needs with local dollars.

In federal FY98, DHCD expects to award approximately \$10,000,000.

Grant Award Amounts

Applicants for a Community Development Fund I Grant will be eligible to receive up to the following amounts based on the type of application submitted:

Category		Maximum Grant from Competitive Round
Single Community, One Year Award		\$ 600,000
Single Community, One major infrastructure or public facility project		\$ 750,000
Two Communities		\$ 800,000
Three or more Communities		\$1,000,000
Minimum grant, all categories:		\$ 100,000
Exception: Planning grants for: single community		\$ 35,000
multi-community		\$ 60,000

Requirements:

1. **Single Year Grants** are awarded for 14-month implementation cycles.

The only exception is a grant awarded to a first-time recipient, defined as a community that has not received a Community Development Fund I or II or Business Development/Ready Resource Fund grant during federal FY95-97. These communities may apply for a one-year grant to be implemented over 28 months, but must request the longer implementation cycle in their applications or may be so designated by DHCD during the contract process.

2. Communities may apply as **joint or regional** entities. That is, combinations of two or more communities are welcome to compete. *"Regional" is not limited to geographically contiguous cities and towns.* In order to comply with federal requirements governing such applications, each participating community should be prepared to: enter into an inter-local agreement that will allow a lead community to carry-out work within other communities; sign the application certifications stating compliance with program regulations; and allocate 100% of requested funds among all participants. Each participating community of a joint or regional application must have a CAS, Community Development Strategy, or locally approved plans on file at DHCD, and all activities within the application must be consistent with those documents.

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3. **Public Social Services** cannot be the only activity funded by a Community Development Fund I or II grant and in no case can Public Social Services exceed 20% of a Community Development Fund I or II grant award.
Communities must demonstrate that, in accordance with Section 105(a)(8) of the Housing and Community Development Act, the proposed activities have not been funded by the community using municipal and/or state funds within 12 months of the application. The cap does not apply to social services designed to exclusively support microbusinesses, or public social services that increase employment through job training or other related activities when carried out by eligible non-profit development organizations.
4. Applicants are eligible to apply to Community Development Fund I if its FY97 Statistical Community-Wide Needs Score, rounded to the nearest integer, is 20 or greater on a scale of 30.
5. The application must be received by DHCD by 5:00 p.m. or the end of business Friday, August 7, 1998.

Evaluation and Award Criteria

Application review and awards will be governed by the previously described thresholds in Section D, allocations, evaluation considerations, and the following criteria, process rules and special requirements. Additional details on evaluation criteria and the review process will be in the FY98 Community Development Fund I Application Package.

1. Applications will be scored on a 100-point system of which 30 points are based on Statistical Community-Wide Needs; 10 points for Community Needs; 10 points for Project Need; 20 points for Project Feasibility; 20 points for Project Impact and 10 points for Community Impact of CDBG funds. Except for Statistical Community-Wide Needs, point scores in all other areas will be derived by multiplying percentage scores earned under the application evaluation criteria by the numerical points available for each question. A minimum threshold under Project Feasibility will be required for each activity.

"Statistical Community-Wide Needs" are scored by DHCD, based on a set of criteria including population demographics, economic conditions, the community's fiscal condition, and assorted community development need indicators. A complete list of indicators is shown as Exhibit 2. Communities are encouraged to submit a written request for their Statistical Need scores after April 30, 1998. Requests can be submitted by a community representative. DHCD will copy the community's Chief Elected Official when the score is mailed. Only the lead community of a joint or regional application needs to submit a request for the statistical community-wide needs score. Regional and joint applications will receive Statistical Needs Scores based on an aggregation of data for the participating communities.

Community Needs- is a narrative for applicants to explain community-wide or region-wide conditions that may not be represented by the community wide needs score. It will be scored based on the strength of documentation and description of the needs in excess of the statistically community wide needs factors.

Project Needs - requires applicants to *document* and *describe* the particular needs and severity of needs that will be addressed by each proposed project including: identification of the target area or target population, quantification of the needs and the community's efforts to address these needs with its own or other non-CDBG resources.

Project Feasibility - requires applicant to describe and document components that comprise the feasibility of the project and the ability of the applicant to complete the project within the 14 month grant implementation period. Project Feasibility may include, readiness to proceed, site control, status of design plans, funding commitments, budget methodology, consideration of applicable state and federal compliance requirements, reasonableness of cost, analysis of alternatives, contingency plans, permits, clearances, project management and other related criteria.

Project Impact - requires the applicant to describe the impact of the proposed project on the target population or target area and physical and visual impacts, if applicable. In addition, how this project will address the needs as described in the project needs criteria, the severity of the need and why the proposed project as designed will better meet the needs criteria than other alternative projects. Other considerations are funding or other resources to be leveraged, total beneficiaries as a percentage of population or percentage of needs inventory project will address, cost effectiveness, and maximization of resources.

Community Impact - requires applicants to describe and document the short and long term impact of the CDBG for all proposed projects in the application. It will be scored on a description of the anticipated effects on the target area or target population and the community as a whole, and an explanation of how these activities integrate and compliment each other.

2. If determined to be feasible, a project in an application must earn a score of at least 33 points out of the 50 allocated to Project Need, Feasibility, and Impact.
3. Applications with more than one project component to be considered for funding will receive a Single Project Score that is based on the average of each component score for projects that meet the thresholds enumerated above rounded to the nearest whole number.
4. When all applications have been reviewed, each component score will be rounded to the nearest whole number. DHCD will fund proposals according to a ranking that sorts scores from highest to lowest.
5. In 1993, the Fort Devens Commission was created by legislation in order to support the revitalization of the closed sections of Ft. Devens. The legislation further provided that the Commission could receive grants as if it were a municipality. If Devens submits an application to the Community Development Fund I, the Statistical Community-Wide Needs score will be a regional score of Ayer, Harvard and Shirley. In recognition of revitalization efforts in support of the legislation, DHCD will award 2 bonus points to the score of such a CDF I application. The bonus points will be awarded only if the projects meet threshold criteria including project feasibility.

Regional Housing Pilot

The Department proposes to award supplemental funds to a limited number of Community Development Fund I grants with housing rehabilitation projects who agree to provide housing rehabilitation projects to at least three (3), non-grantee communities in addition to their own. The goal is to provide housing rehabilitation to eligible households in additional communities where these services typically are not available. Communities may use these supplemental funds for the cost of the additional housing rehabilitation and for additional project(s) in the host community which meet all requirements of the Community Development Fund I component.

The number of housing units rehabilitated outside the host community must be equal to at least two per additional community. The Department seeks guidance as to the appropriate incentive for host communities which will balance of the costs of providing rehabilitation with the benefit of flexible, supplemental funds.

2. *COMMUNITY DEVELOPMENT FUND II*

Program Description

The Competitive Community Development Fund II has \$4,870,000 million available to eligible applicants. This program helps non-entitlement cities and towns meet a broad range of community development needs in business development, physical development, housing, and public social services.

This program is available to individual communities whose Statistical Community-Wide Needs Score is equal to or less than 21 out of 30 points for the federal Fiscal Year 1998. During the spring of 1998 the FY98 Statistical Community-Wide Needs Indicators will be available from DHCD.

Grant Award Amounts and Requirements

- All requirements of the Community Development Fund I apply to the Community Development Fund II except as provided below:
- All grants are limited to \$600,000.
- Only single communities may apply to Community Development Fund II.
- Applying to the Community Development Fund II precludes a community from 1) applying to the Community Development Fund I and 2) from reapplying to the Community Development Fund II program for the following two federal fiscal years.

Evaluation and Award Criteria

Applications will be reviewed according to the same criteria and process for activities as detailed in the Community Development Fund I, except for Community-Wide Needs. To be funded, an activity must meet all threshold criteria in Section D and receive a score of at least 13 out of 20 points allocated to Project Feasibility.

3. *MINI- ENTITLEMENT PROGRAM*

Program Description

This program helps identified cities and towns meet a broad range of community development needs in business development, physical development, housing, and public social services. It supports all CDBG-eligible activities and encourages applicants to develop comprehensive, creative solutions to local problems.

In Federal FY98, DHCD expects to award \$11,103,600 million for a mix of activities from the Mini-Entitlement Program to 19 municipalities. They are: Amesbury, Beverly, Chelsea, Everett, Gardner, Greenfield, Marlborough, Methuen, Newburyport, North Adams, Northbridge, Peabody, Plymouth, Revere, Southbridge, Wakefield, Wareham, Webster, and West Springfield.

These communities, have been ranked in descending order by population, population density, pre-1939 housing stock, and low and moderate income households. The top 30% of the communities in each category were eligible, except for population density, which included the top 45%. These communities have also received Massachusetts Community Development Fund Program funds in at least three (3) out of the past five (5) federal fiscal years, and have a Community-Wide Needs score of at least 20 points as determined in the Federal Fiscal Year 1997 program.

Grant Award Amounts and Requirements

The maximum grant size is \$584,400.

Mini-entitlement communities receive a two (2) year funding commitment. However, the second (2nd) year of funding is based upon the continued availability of federal funding and upon submission of an DHCD approved plan.

Evaluation and Award Criteria

The following mini-entitlement rules shall apply:

1. A Plan may be submitted by the municipality as early as Friday, May 1, 1998 and no later than Friday, July 3, 1998 by 5:00 p.m. or the end of the business day, describing how CDBG funds will be allocated, goals, performance measures for each activity, demonstration of compliance with a federal national objective and all federal/state requirements, and a management plan. Mini-Entitlement communities which intend to conduct downtown revitalization projects must submit the materials required for DHCD approval of a downtown organization with their mini-entitlement plan. (See C. Eligible Projects.)
2. All activities that are eligible under Section 105(a) of Title I of the Housing and Community Development Act of 1974, as amended, will be considered for funding with the exception of organizational activities of downtown partnerships.
3. Grants are awarded for 14-month implementation cycles.
4. Public Social Services cannot be the only activity funded by a Mini-Entitlement Community Development Block Grant and in no case can Public Social Services exceed 20% of a Mini-Entitlement award. Communities must demonstrate that, in accordance with Section 105(a)(8) of the Housing and Community Development Act, the proposed activities have not been funded by the community using municipal or state funds within 12 months of the application. The 20% cap does not apply to public social services designed to exclusively support microbusinesses, or public services that increase employment through job training when carried out by eligible non-profit development organizations.

4. BUSINESS DEVELOPMENT FUND

Massachusetts Community Capital Fund and Ready Resource Fund-Competitive

Program Description

The Massachusetts Community Capital Fund and Ready Resource Fund-Competitive offer financing solutions to meet the needs of small businesses which save and/or create low and moderate income jobs, strengthen the local tax base, and enhance the quality of life in the community. This program is offered through local communities for economic development efforts involving industrial, commercial, service, real estate or mixed-use projects.

This program funds a broad range of viable economic and community development projects. Economic development projects include assistance to for-profits or non-profits; small business and micro business technical assistance; pre-development studies; economic development planning projects; and infrastructure for economic development. Funds can be used for real estate acquisition, new construction, rehabilitation, purchase of machinery and capital equipment, working capital; credit refinancing and incumbent workforce training.

It is anticipated that \$4,896,000 million will be available to the Fund during FY98: \$3,896,000 million is available from the FY98 allocation, supplemented by \$1 million from anticipated revolving fund program income.

(a) *Massachusetts Community Capital Fund (MCCF)*

Grant Award Amounts and Requirements

- Provides grants to communities which in turn make loans available to businesses, non-profit organizations, and quasi-public development organizations. Funds can be used for incumbent workforce training, real estate acquisition, new construction, rehabilitation, purchase of machinery and capital equipment, working capital, credit refinancing, and workforce training.
 - Applications will be accepted on an ongoing basis throughout the year.
 - DHCD reserves the right to limit the number of applications a community may submit in one fiscal year.
- Grants for incumbent workforce training loans will be awarded on a first-come, first-served basis until total incumbent workforce training loans reach \$1 million. These loans will be flexibly structured with low interest rates, a 25% grant portion (no repayment of that portion), and up to 36 months to repay.
 - Incumbent workforce training loans will be available to small businesses (less than \$5 million in revenues). These loans are not available to micro-enterprises.
 - Up to \$25,000 per business is available for incumbent workforce training. Other financing to a given borrower will be limited to \$500,000 in a fiscal year, unless extenuating circumstances prevail and a waiver is approved by the Director of the Department of Housing and Community Development.
 - The minimum financial assistance to a given borrower, except in the case of incumbent workforce training, will be \$100,000, unless extenuating circumstances prevail and a waiver is approved by the Director of the Department of Housing and Community Development.
- Program Income from the repayment of MCCF loans has been and/or will be deposited in a revolving loan fund account established under Community Development Block Grant regulations and remain with DHCD. The amount of program income may vary if some MCCF loans are prepaid or experience payment default.
 - Assistance may also include program administration costs to the community.
 - Loan repayments will be made through the Massachusetts Community Development Finance Corporation (CDFC) to the state on the basis of an agreement between CDFC and the municipality.

Evaluation and Award Criteria

Application review and awards will be governed by the following criteria, process rules and special requirements.

For workforce training, application evaluation will be based upon financial need, low and moderate income benefit, and the company's ability to repay the loan.

For all other applications, a two-stage process for evaluating potential applications shall be in effect.

- (1) A project which appears potentially able to achieve a national objective is invited to submit basic financial and business information and a project design. A preliminary analysis is then completed by staff which will address the following program requirements:
 - the likelihood that the project will meet a national objective, i.e., either create or retain jobs for low and moderate-income persons, or eliminate a blighting condition. For projects qualifying under benefit to low and moderate-income persons, additional evaluation factors include such public benefit considerations as: number of jobs to be created and/or retained; the quality of those jobs as reflected in wage levels and employee benefits; and CDBG dollars per job (\$20,000 per job or less is preferred).

- credit quality. Evaluation factors include viability of the business or development project, ability to generate cash flow to service debt, and availability of collateral to secure the loan.
- financial need for CDBG funds, and with underwriting guidelines established by the US Department of Housing and Urban Development and state policies.

- (2) If a project is deemed likely to fulfill the program requirements, then the municipality is invited to submit a complete application on behalf of this prospective borrower. The three-part analysis is revisited. The applicant community's adherence to relevant federal and state regulations is reviewed. Denial of the application at this stage may result from causes including but not limited to (i) the city's or town's failure to adhere to regulations or the required process, (ii) adverse change in the project, (iii) new information about the project.

(b) Ready Resource Fund-Competitive

Grant Award Amounts and Requirements

- Applicants may apply for a whole range of eligible activities in economic development including, but not limited to: planning and pre-development studies; acquisition; micro and small business technical assistance programs, downtown-related activities; public social services related to economic development; and infrastructure and public facilities projects in support of economic development.
- Grants for project activities will generally be limited to a maximum of \$400,000. The absolute maximum is \$500,000 and will require a waiver by the Director of DHCD.
- Grants are awarded for a 14-month implementation cycle.
- Applications are due to be received at DHCD by 5:00 p.m. or the close of business on Friday, October 16, 1998. In the event that any funds remain from the October 16, 1998 round, a second round will be held with applications due by 5:00 p.m. or the end of business on Friday, March 19, 1999.

Evaluation and Award Criteria

Application review and awards will be reviewed according to the same criteria and process for activities as detailed in the Community Development Fund I, except for Community-Wide Needs and Community Impact. To be funded, an activity must meet all threshold criteria and must receive a score of at least 33 out of 50 points allocated to Project Need, Project Impact and Project Feasibility.

4. DOWNTOWN REVITALIZATION PROGRAM

DHCD will continue to support downtown revitalization through technical assistance and Massachusetts CDBG programs. We are developing a downtown revitalization program that provides municipalities assistance on models, analysis, planning and technical assistance that supports a long term comprehensive strategies for downtown areas. Design of this program will include the citizen participation effort associated with the development of this One Year Plan of the Consolidated Plan. This includes notification, comment and public hearing. Once this citizen participation effort is complete the Commonwealth will amend the FY98 One Year Plan. The Department has allocated \$584,400 for this component.

5. HOUSING DEVELOPMENT SUPPORT PROGRAM-Competitive

Program Description

This program remains competitive in FY98. Applications will not be reviewed on a first come, first served basis.

The Housing Development Support Program is designed to facilitate small project-specific affordable housing initiatives with emphasis on creation, preservation or improvement of projects which may not be cost-effective under other development assistance programs or with conventional financing. Eligible projects include: rehabilitation; homeownership; reclamation of abandoned/foreclosed properties; related infrastructure; and conversion of under-utilized and obsolete structures.

Grant Award Amounts and Requirements

- Applications will be accepted for projects with fewer than eight units. Special needs projects and single-room occupancy (SRO's) projects are exempted from this limit.
- Applications are due to be received by 5:00 p.m. or the end of business on Friday, October 16, 1998. In the event that any funds remain from the October 16, 1998 round, a second round will be held with applications due by 5:00 p.m. or the end of business day on Friday, March 19, 1999.
- Project grant amounts will generally be limited to a maximum of \$400,000, excluding administrative costs. The absolute maximum is \$500,000 excluding administrative costs if the project provides an extraordinary benefit to the community and a waiver is provided by the direction of DHCD.
- Projects that can be funded from DHCD's Division of Private Housing are excluded from applying to HDSP.
- DHCD reserves the right to limit the number of applications a community may submit in one fiscal year.
- All state and federal grants combined for the project shall not exceed 75% of total project costs, except for projects exclusively benefiting special needs-populations may qualify for up to and including 100 percent of total project costs. This may be waived by the Director of Department of Housing and Community Development in extraordinary circumstances.

Application Requirements and Guidelines

The Housing Development Support Program will provide \$976,000 in FY98 for smaller projects to communities to carry out a variety of activities to support the development, improvement and retention of public or private housing affordable to low and moderate income persons. Eligible activities will include, but not be limited to:

- moderate and substantial rehabilitation and new construction (within HUD restrictions) of residential and mixed-use structures;
- home ownership initiatives;
- special needs housing;
- reclamation of abandoned and/or foreclosed properties; preservation of "at risk" affordable housing;
- the provision of necessary infrastructure improvements in support of affordable housing;
- the conversion of under-utilized or obsolete structures to housing; and
- acquisition, site preparation, infrastructure, and demolition.

Evaluation and Award Criteria

Application review and awards will be governed by the previously described thresholds in Section D.

All projects must demonstrate financial feasibility, including adequate sources available for all costs based on reasonable cost estimates and financial need, sufficient revenues to pay expenses based upon reasonable assumptions. Project rents/sales prices must be within HDSP limits for affordable units. Proposals must also demonstrate site control, and that a market exists for the type of unit proposed at the rent or sale price projected. Proposals which do not meet this threshold will not be further evaluated.

DRAFT

The review and scoring of HDSP applications will be based on the materials submitted in accordance with the deadline date i.e., in an "as submitted" condition. Any information that is not included will be considered to be missing, and the application evaluated accordingly. DHCD reserves the right to adjust award amounts based on review of this criteria.

Applications will be scored on a 100 point system in which Affordability, Cost Effectiveness, and Readiness to Proceed may receive a maximum of 20 points each, Development Team Capacity 10 points, and Site, and Design 15 points each. Applications must receive a minimum of 70 points to be eligible for funding.

Affordability:

All projects will be evaluated according to the length of affordability to be secured by rental/resale restrictions proposed beyond the five year threshold, the percentage of affordable units for low and moderate income occupancy proposed, and the percentage of units for occupancy by households earning less than 50% of median income.

Readiness To Proceed:

At a minimum, applicants must provide evidence that the project can be implemented and completed within the grant term. Projects will also be evaluated on status of financing commitments, site control, land use and zoning and other necessary approvals.

Developer Team Capacity:

The track record and levels of previous comparable work experience of the project developer, development consultant, architect, management agent, and service provider if applicable, will be reviewed and assessed, including quality of such work and the schedule of its delivery. Inexperienced developers who retain an experienced development consultant will be scored based upon an evaluation of the consultant. Consideration may also be given to intensive community technical assistance support to be provided to inexperienced developers. DHCD may take into consideration, applicants history, experience, and past performance (if any) in housing development with DHCD and other government and quasi-public agencies.

Site and Design:

Quality of site will be reviewed based on desirability of location, convenience, adequacy of utilities, appropriateness of design for the site, and the absence of significant development constraints such as adverse environmental conditions. In addition, proposed projects will be reviewed on the basis of site conditions (e. g. ledge, grade, soil suitability), condition of existing structure (including adaptability to proposed use), and neighborhood characteristics.

The proposed design will be reviewed for visual impact, overall plan layout, site design, appropriateness of building design and amenities, including suitability for target population, adequacy of the proposed scope of work.

Cost Effectiveness:

Each application must demonstrate that it is requesting the minimum amount necessary to produce a viable project, taking into account all other potential sources of funding and all opportunities to reduce costs to reasonable and necessary levels. Evaluation under this criterion will include total development costs per unit, HDSP cost per unit, developer fees and overall soft costs as a percentage of total development cost, per unit operating costs, and reasonableness of costs when compared to similar projects.

6. RESERVES

On rare occasion, an exceptionally worthy application may fail to be funded in a competitive round. This small pool of money, a maximum of \$1,217,500, will be used to 1) fund activities (not necessarily an entire application) which are consistent with the goals of the Administration but have not been competitive or 2) due to cases of administrative error. No application will be considered until December 1, 1998. Activities will have to meet CDBG national objective and eligibility requirements, rules and regulations and will have to score a minimum of 33 out of 50 points in the Mass. CDBG activity packet. Thereafter, the Director will make the decision which applications will be funded. To apply, interested parties are to first contact Toni Coyne Hall by phone at 617-727-7001, extension 428 or e-mail at thall@state.ma.us.

7. 108 LOAN PROGRAM

Program Description

The 108 Loan Program allows eligible communities to access federal loan funds for the purpose of aiding revenue producing development activities. 108 provides communities with an efficient source of loan financing for a variety of development projects. This program is offered through local communities for community and economic development efforts involving industrial, commercial, service, real estate or mixed-use projects.

The Commonwealth guarantees repayment of the HUD loan, and pledges its future CDBG allocation as collateral. Actual funding will be provided through the sale of notes by the federal Department of Housing and Urban Development.

This year the Commonwealth will pledge up to \$30 million in future CDBG allocations in support of these eligible activities.

Grant Award Amounts and Requirements

- Awards from this program will be a minimum of \$500,000 and a maximum of \$5 million;
- Awards from the Section 108 Loan will not exceed 40% of the total project costs;
- The Commonwealth will consider guaranteeing public infrastructure projects to a percentage greater than 40% on a case by case basis;
- The Commonwealth is willing to consider phased projects, providing the project does not take more than five years for full implementation;
- DHCD or HUD may disapprove applications, or approve a reduced guarantee or approve the request with conditions;
- The conditions may include additional collateral and guarantees depending on the structure of the proposal; and
- Loan repayments will be made according to federal regulations and to the state on the basis of an agreement between the state and grantee.

Application Requirements and Guidelines

Eligible activities include:

- Acquisition of improved or unimproved property in fee or by long term lease, including acquisition for economic development purposes;
- Rehabilitation of real property owned or acquired by the public entity or its designated public agency;
- Acquisition, construction, reconstruction, rehabilitation or installation of commercial or industrial buildings, structures, and other real property equipment and improvements;
- Relocation payments and other relocation assistance;
- Site clearance and site preparation and construction of public improvements; and
- Payment of issuance, underwriting, servicing and other private sector financing costs.

Evaluation and Award Criteria

Application review and awards will be governed by the following criteria, process, rules and special requirements. Additional details on evaluation criteria and the review process will be in the FY98 Application. Applications will be reviewed on a first come, first served basis as long as threshold criteria are met and funds are available.

Successful applicants will receive project money from HUD, but the repayment of the loan is guaranteed by the Commonwealth. The Commonwealth pledges that its future CDBG grant monies will repay the federal government should a non-entitlement recipient of a Section 108 Loan default. DHCD will not pledge other collateral in support of proposals. Any additional security required by HUD must come from another source. The state has developed an application that provides for stringent review with the following criteria:

- activity must meet a CDBG National Objective and public benefits standards;
- total number and quality of jobs created or retained;
- revenue source for repayment of the loan must be clearly described and sufficient collateral available to secure to the loan is appropriate to the level or exposure and risk;
- a clear demonstration of an effort to find conventional financing;
- the amount of financing required and information on any program income that the activity may generate;
- clear definition of the project goals and activities;
- effective and capable management;
- analysis of primary and secondary economic and fiscal impacts;
- revenue projections and firm financial information of the proposed project;
- the viability and feasibility of the project;
- local efforts are consistent with state's economic development agenda;
- creation of public benefits; and
- local community development needs and distress factors as demonstrated by a narrative or a variety of demographic statistics.

IT SHOULD BE NOTED THAT 108 PROJECTS RECEIVE INTENSE SCRUTINY SINCE ANY LOAN DEFAULTS ARE GUARANTEED BY FUTURE CDBG FUNDS AND THEREFORE COULD HAVE SIGNIFICANT AND DELETERIOUS EFFECT ON CITIES AND TOWNS.

8. ADMINISTRATION AND TECHNICAL ASSISTANCE BY DHCD

The final category for which State CDBG funds are used is for administrative costs incurred by DHCD during the operation of the State CDBG Program. As allowed by federal statute, this amount will equal two percent (2%) of the entire grant allocation plus \$100,000. An additional one percent (1%) of the allocation will be for direct technical assistance for eligible municipalities for guidance relating to economic development, and community development strategy preparation and use, and additional assistance as determined to be necessary during the program year. In addition, two percent (2%) of program income generated by state Community Development Block Grant grantees shall be returned to the Commonwealth on a bi-annual basis.

Exhibit 1

Downtown Organization Structure

	Independent Downtown Organization	Public Organizations	Other Private Organizations
Map of Downtown Target Area	yes	yes	yes
Town Letter	yes	yes	yes
Incorporation Papers	yes	no	yes
Mission Statement	only if different from Incorporation Papers	Ratified Mission Statement which includes an objective on long-term commitment to downtown revitalization	Ratified Mission Statement which includes an objective on long-term commitment to downtown revitalization
Board of Directors	if different from list included in the Incorporation Papers	list of individuals that comprise the organization	list of members of the Board or applicable committee
Organization Bylaws	yes	yes, or comparable document	yes
IRS Tax Status	yes	no	yes
History of Downtown Activities	yes	yes	yes

Definitions:

Independent Downtown Organization: a stand alone organization with the single objective of downtown revitalization.

Public Organization: town task force, town committees (i.e. Town Master Plan Committee) or a committee under the redevelopment authority which has at least a one year history of downtown revitalization activities.

Other Private Organization: organizations that have as part of their overall mission statement downtown revitalization (i.e. Chamber of Commerce affiliates, community development corporations, historic organizations).

IRS Tax Status: a letter from the IRS granting tax status or copy of application if pending.

Town Letter: letter from the Chief Elected Official that cites the organization as the entity working with the town on issues of downtown revitalization.

History of Downtown Activities: one page history of downtown revitalization activities for the past year.

Activity should include accomplishments in economic development, marketing the downtown, preservation and design.

Downtown Related Activities: activities as facade/sign programs, loan funds and technical assistance for downtown businesses, market studies in the downtown area, and streetscape improvements such as lights, signage, benches and related public amenities. This restriction does not apply to traditional municipal functions such as improvements to infrastructure.

In place of one of these models, communities with a population of fewer than 5,000 or with a downtown comprised of 10 or fewer buildings, may submit documentation supporting a long-standing commitment that fulfills the intent of these models.

EXHIBIT 2

FY96 SENIOR CENTER GRANTEES

MEDWAY
NORTH ANDOVER
SOUTH HADLEY
STURBRIDGE
WESTWOOD

FY97 COMMUNITY DEVELOPMENT FUND II

ACUSHNET
BELCHERTOWN
BUCKLAND
EASTHAMPTON
GOSHEN
HADLEY
IPSWICH
LEICESTER
NORWOOD
SOUTHWICK
WESTPORT

FY97 MULTI-YEAR AWARDS

BLACKSTONE
CHESTERFIELD
MILFORD
MONSON
MIDDLEFIELD
PALMER

(g) 2. HOME Program (617)727-7824

Process of awarding funds:

The Department of Housing and Community Development will receive an allocation of approximately \$11,554,000 in HOME funds in federal fiscal year 1998. DHCD plans to reserve 10% of the total allocation for administrative purposes, and award \$10+ million through competitive funding rounds.

DHCD will continue to award funds through a competitive RFP process that benefit and accommodate the needs of cities and towns throughout the Commonwealth. DHCD will also continue to administer all four HOME program types: multi-family rental loans, homebuyer assistance, homeowner rehabilitation, and tenant-based rental assistance (although no new tenant-based rental assistance money will be made available this year). Eligible applicants for HOME funds are municipalities, non-profit agencies (including CHDOs as defined by HUD), and for-profit developers. Note: A minimum of 15% of the federal FY98 allocation will be reserved for CHDOs serving as owners, sponsors, or developers of rental production projects or project-based first-time homebuyer projects. The Director of DHCD reserves the right to consider geographic distribution in making funding decisions for the 15% CHDO set-aside. DHCD will continue its practice of encouraging CHDOs to participate in the HOME program.

Allocation of funds:

DHCD will continue its past practice of seeking to competitively award HOME funds in those areas of the Commonwealth which do not receive HOME funds as a result of entitlement community or HOME consortium designation. DHCD will competitively award HOME funds for First-time Homebuyer and Rental Loan projects in entitlement communities who provide a match for DHCD administered HOME funds.

To date, DHCD has allocated its HOME funds as follows:

64% - multi-family rental projects	12% - homeowner rehabilitation
16% - first-time homebuyers	8% - tenant-based rental assistance

Currently, 22 rental projects, representing a HOME investment of \$7 million, are in construction and will produce 436 HOME-assisted rental units; 10 rental projects, representing a HOME investment of approximately \$5 million are in the loan closing process and will produce 222 HOME-assisted rental units; and, 17 rental projects, receiving approximately \$6 million in HOME funds, are expected to close loans within the next nine months and will produce 219 HOME-assisted units over the next two years.

In addition, within the last 12 months eight municipal entities and five non-profits have received \$3.8 million to administer homeowner rehabilitation programs in 28 non-entitlement communities; one municipality and 10 non-profits have been awarded approximately \$3.1 million to acquire/rehabilitate/construct 85 properties for sale to first-time homebuyers; one municipality, one HOME-Consortium, and seven non-profits received approximately \$1.2 million to provide homebuyer counseling and downpayment/closing costs assistance to a minimum of 228 individuals and families.

During federal FY98, DHCD anticipates the following approximate amounts will be awarded through a competitive RFP process, dependent upon the level of demand in each program category:

- \$6.0 million - rental loan program
- \$3.0 million - first-time homebuyers
- \$1.5 million - homeowner rehabilitation

At present, several regional non-profit agencies continue to provide tenant-based rental assistance from HOME funding awards made in previous fiscal years. When all available subsidies have been committed to tenants, the Director of DHCD will determine whether to make additional subsidies available and, if so, which target population to target.

Evaluation Criteria for HOME Projects:

In general, the Commonwealth awards state HOME funds through a competitive process, with separate competitions each year for rental projects, first-time homebuyer programs or projects, and existing homeowner rehabilitation programs. Eligible applicants to the various HOME competitions include for-profit sponsors, non-profit sponsors, and municipal entities. The criteria for evaluating applications submitted to DHCD are included in the Notice of Funding Availability, or NOFA, issued by the agency for each competition. For example, the NOFA for rental projects lists the important evaluation criteria, which include all of the following:

- . quality of the proposed site
- . quality of proposed design
- . adequacy of scope of work
- . overall feasibility of the project, including estimated operating costs
- . total development cost relative to other projects
- . capacity of development team members
- . marketability of proposed project
- . processing with host municipality
- . experience of the sponsor with other DHCD projects

The criteria used to evaluate first-time homebuyer projects are similar to the criteria used for rental projects. The criteria used to evaluate first-time homebuyer programs and existing homeowner rehabilitation programs concentrate on capacity of the municipality or other sponsoring entity, track record in operating similar programs, and demonstrated need for the programs, and so on.

Training Opportunities for HOME Recipients

Although the Department has offered informal HOME trainings on various topics since the program began, DHCD contracted during 1997 with OKM Associates of Boston to provide formal training on several key HOME topics. Working with OKM and also with the Massachusetts Housing Partnership Fund, DHCD staff hosted a series of training sessions in locations throughout the state. Topics included developing first-time homebuyer projects with HOME; developing rental projects with HOME; meeting monitoring criteria established for HOME. Over 600 people attended the 1997 training sessions in Boston, Worcester, Sturbridge, and other locations. DHCD intends to offer additional training sessions in 1998 on the same HOME topics. In addition, HOME staff will join staff from other DHCD programs in informal question-and-answer sessions prior to funding competitions. The formal training and informal question-and-answer sessions are intended both to provide potential HOME users with current information on the program and access to HOME staff. In addition, HOME staff also are available to meet with any developer or municipal official seeking advice or guidance, and HOME staff visit the site of every project submitted to DHCD for funding consideration.

First-time Homebuyer Resale/Recapture Provisions:

Depending on the availability of HOME funds, DHCD intends to continue awarding funds to support first-time homebuyer programs. As in the past, DHCD will provide sponsors of first-time homebuyer programs not located in HOME-entitlement communities with model loan documents. The Commonwealth's HOME program has developed two deed riders: the deed rider for purchaser-based assistance calls for recapture only, and the deed rider for project-based assistance calls for resale to an eligible purchaser and recapture only if there is no resale to such a purchaser.

"Recapture only" for purchaser-based assistance works as follows: A homeowner wishing to sell a unit within 10 years of the date of the deed rider must first offer it to the original non-profit or for-profit sponsor, and may then sell the unit to either the project sponsor or may simultaneously offer it to a third party free of any restrictions as long as the "recapture amount" is paid to DHCD. The recapture amount is the greater of the HOME "assistance amount" reduced by one-tenth for each full year elapsed since the homeowner purchased the unit, and fifty percent of the amount by which the net sale proceeds (the resale prices less allowable secured debt, broker's fees, recording costs, and stamp taxes) exceed the sum of the owner's downpayment, principal payments made on allowable secured debt, and approved capital improvement costs. The recapture amount can never be greater than the net sales proceeds.

"Resale and recapture" for project-based assistance works as follows: When a homeowner wishes to sell a unit within 15 years of the date of the deed rider, the "Grantor" (i.e., non-profit sponsor/municipality) and DHCD has the right of first refusal to either purchase the unit itself or locate a HOME-eligible first-time homebuyer to purchase the unit within 145 days. A sale to the Grantor, DHCD or a HOME-eligible buyer is at the "Base Price",

ELIGIBLE APPLICANTS FOR HOME FUNDING

PROGRAM COMPONENTS	ELIGIBLE APPLICANTS
Rental Production	Community Housing Development Organization (CHDO) Non-Profit Developer For-Profit Developer Municipal Entity in Partnership with Non-Profit or For-Profit Developer
First-Time Homebuyer Project-Based	Community Housing Development Organization (CHDO) Non-Profit Developer For-Profit Developer Municipal Entity in Partnership with Non-Profit or For-Profit Developer
First-Time Homebuyer Purchaser-Based	Non-Profit Developer Municipal Entity Municipal Entity in Partnership with a Non-Profit
Existing Homeowner Rehabilitation *	Non-Profit Developer Municipal Entity
Tenant-Based Rental Assistance	Regional Non-Profit Housing Agency Regional Housing Authority

* Eligible applicants are limited to municipalities that do not receive an allocation of HOME funds directly from HUD.

which is the sum of the cost of the required appraisal, the purchase price paid by the homeowner, the cost of any approved capital improvements paid by the homeowner, and stamp taxes. If neither grantor, DHCD nor an eligible purchaser buys the unit, it may be sold to any third party at the fair market value and free of restrictions, provided that the "recapture amount" is paid to DHCD (the "recapture amount" is calculated the same way as for the "recapture only" deed rider, described above, except that the cost of the appraisal is also subtracted from the purchase price in determining "net sales proceeds.") A sale to a market-rate buyer is subject to DHCD approval, and the sale price should reflect the fair market (i.e., unrestricted) value of the unit determined by the appraisal at the time of resale.

Other features:

For tenant-based rental assistance, priority will continue to be given to very low-income families currently in homeless shelters or transitional housing, and to individuals with immunological diseases. DHCD will continue to administer HOME tenant-based rental assistance through a statewide network of regional non-profit housing agencies and a regional housing authority. In general, HOME tenant-based rental assistance is modeled on federal Section 8 assistance with DHCD's Section 8 staff overseeing program administration.

For homeowner rehabilitation, eligibility is limited to individuals/families earning less than 80% of area median income and residing in owner-occupied properties of one to four units. DHCD will continue its practice of limiting applicants to those areas of the Commonwealth that do not receive HOME funds directly from HUD.

For the rental program, applicants are eligible to apply for 30 year deferred payment loans to support acquisition and/or rehabilitation of existing structures for multi-family rental use, including distressed or failed properties, or the new construction of multi-family rental projects. A minimum project size of eight HOME-assisted units is required. DHCD will award up to \$500,000 per project and up to \$30,000 per-HOME assisted unit. All units receiving HOME assistance must be targeted to households earning no more than 60% of the area median income. In addition, at least 20% of the HOME units must be affordable to households earning no more than 50% of area median income.

For the project-based first-time homebuyer program, applicants are eligible to apply for funds to support the acquisition and/or rehabilitation of existing structures for sale to income eligible first-time homebuyers, including distressed or failed properties, or the new construction of homeownership projects. Minimum project size of five HOME-assisted ownership units is required.

For the purchaser-based first-time homebuyer program, applicants are eligible to apply for funds to provide low-income households with an interest subsidy, downpayment or closing costs assistance. DHCD does not permit purchaser-based funds to be used to assist homebuyers purchasing units assisted with project-based first-time homebuyer funds.

(g) 3. Emergency Shelter Grant (ESG) Program

The Commonwealth of Massachusetts has designated the Executive Office of Health and Human Services to distribute Emergency Shelter Grant funding in the state. Working with the U.S. Department of HUD, EOHHS revised its procedures for awarding these grants early in 1994, and intends to use this procedure, as outlined below, for distribution this year.

Process for awarding funds:

EOHHS brings a "continuum of care" emphasis to determining awards under the Emergency Shelter Grant (ESG) program. Pursuant to a directive from the Secretary of EOHHS, the Commonwealth has set the following goals for the distribution of ESG funds:

- funding of any unmet need for emergency shelter
- the disbursement of funds across the Commonwealth
- additional funding to ESG entitlement areas only where the entitlement community is able to demonstrate that it has one or more specific unmet needs which cannot be addressed within the entitlement's funding or other municipal resource
- the provision of supportive services to clients which will promote independence (substance abuse and mental health services)
- the provision of other services which encourage independent living (e.g., education, job training, case management, housing search, parenting skills, personal financial management, etc.)
- beginning the reduction/reconfiguration of shelter beds to better assist the homeless in the move toward transitional and permanent housing
- addressing short-and long-term strategies to reduce homelessness in a cost effective manner while providing objective criteria to determine progress made in the accomplishment of this aim.
- the inclusion of new homeless prevention strategies in program design

Allocation of funds:

Notice of funding availability is accomplished through notification of the state agencies' provider networks, notice in state publications and through the Internet COM-PASS system. Applications received are then reviewed and ranked by the Interagency Task Force for Housing and Homelessness. Following the determination of awards, the appropriate EOHHS agency contracts with those providers, awards funds, and monitors grant activities. EOHHS maintains oversight responsibilities for administration of ESG grants by these agencies.

All ESG funds are awarded to non-profit providers; no cities and towns applied for these funds. Awards were made to 45 grantees in 1997. Funds are distributed in the areas of greatest need, where the homeless population — individuals and families — has remained steady in recent years, and continues to need the essential combination of services and shelter in order to make a lasting improvement in their lives. Also taken into consideration is the demonstrated ability of the providers to apply funds cost effectively, within the program's guidelines, and in a timely manner.

ESG funding is a central element in the EOHHS mission to "to move people beyond shelter and into independent living." Should U.S. Dept. of HUD programs serving the homeless be revamped, the Commonwealth would seek to encourage that the present emphasis of the ESG be retained — that shelter not be considered a solution in and of itself, but must relate to a continuum of care model.

Cognizant that major changes may be considered for this program and related McKinney programs in the year ahead, EOHHS would prepare any required plan amendment, as directed by regulation, addressing changes in the state's ESG program. For further information, contact the Executive Office of Health and Human Services at (617)727-7600 x507

(g) 4. Housing Opportunities for Persons with AIDS (HOPWA) Program

Selection of Project Sponsors:

The five original sponsors for the projects initially funded by federal FY94 HOPWA funds allocated by formula in federal FY94 (continued with the state's HOPWA funds allocated by formula in federal FY95, 96, and 97, and expected to be continued in FY98) were identified and selected in processes consistent with the Commonwealth's purchase of service requirements, through either formal RFP (request for proposals) processes or sole source procurement processes. During 1997, an additional project and its sponsor were identified and funded with the state's HOPWA funds through the state's sole source (unique provider) procurement process after consultation with the HOPWA Statewide Advisory Committee and after notifying HUD. These programs are currently expected to be continued with any additional HOPWA funds. Further, if changing circumstances require the selection of one or more new projects and their sponsors, the AIDS Bureau of the Department of Public Health would identify and select such project(s) and sponsor(s) through the RFP (RFR, request for response) or sole source (unique provider) processes.

SOLICITATION BY REQUEST FOR RESPONSES (RFR): A formal, competitive RFR process will be used when it is clear that more than one potential sponsor of a HOPWA-funded project could meet the qualifications for the proposed program(s). The AIDS Bureau continues to rely on the expertise and assistance of other state agencies which serve similar clientele in using this method of selection (collaborating to create the RFR and /or including other state agencies on the review/selection committees). [The sponsors of the TBRA Initiative and La Comunidad de Walnut Park, the Justice Resource Institute and the Latino Health Institute, respectively, were chosen through RFPs.]

SELECTION OF A SOLE SOURCE CONTRACTOR (UNIQUE PROVIDER): A project's sponsor can be selected outside of the formal RFR process in the following circumstances:

-When the service to be provided augments, expands, or complements an existing program to such a degree that the amendment of an existing contract would be the best avenue to assure continuity and quality of service. This approach would most likely be used when a modest amount of funding is involved (e.g., less than \$50,000).

-When the service is highly specialized to the degree that solicitation via RFR is unlikely to identify suitable sponsors with qualifications equal to a potential sponsor currently performing the same or similar service. [The sponsors of the Homeless Prevention Program/Rental Start-up Program, HART's Capacity Building Program, and the Technical Assistance Program were chosen through sole source procedures.]

-When an agency administering a project to provide housing to persons with HIV/AIDS is sufficiently advanced (e.g., site chosen, subsidies in place) but needs a long-term commitment of service dollars to open, the AIDS Bureau would consider the use of HOPWA funds to meet the immediate need for service dollars, thus avoiding delays in start-up of the program. [The sponsor of the School Street Community, the Vinfen Corporation, was selected for funding through the sole source/unique provider procedure for this reason.]

The AIDS Bureau consults with the HOPWA Statewide Advisory Committee and notifies HUD prior to using any of these procurement procedures to select and fund new sponsors and/or programs.

The project sponsors, projects funded, and the selection process for the activities currently funded by the state's HOPWA funds are as follows.

Project Sponsor	Project Description	Selection
Justice Resource Institute (JRI)	TBRA Initiative: Case coordination of rental subsidy program	RFP released by EOCD (now DHCD)
AIDS Action Committee (ACC)	HPP and RSP: short term rental assistance	Sole source/statewide extension of an existing HOPWA-funded program
Latino Health Institute (LHI)	<i>La Comunidad de Walnut Park:</i> Congregate supported housing	RFP released by DPH
AIDS Housing Corporation (AHC)	Technical Assistance to identify long-term funding for AIDS housing programs	Sole Source/statewide extension of an existing program
Victory Programs, Inc.	HART: program for staff capacity building	Sole Source/statewide extension of an existing HOPWA-funded program
Vinfen Corporation	School Street Community: Congregate supportive housing for people with HIV/AIDS who also have substance abuse histories and mental illness (jointly funded with DMH)	Sole source: commitment to the supportive services of a program funded by an application for a capital advance under Sec. 811 of the NAHA.

NOTE: The AIDS Bureau follows the FIFO (first in, first out) principal when expending its HOPWA allocations. This means all of the first allocation (from federal FY94) is spent before any of the second allocation (from federal FY95) is spent; in turn, all of the second is spent before any of the third (from federal FY96) is spent; and so on. Because each allocation can be spent over a three-year period and because the separate three-year periods overlap, the FIFO principal seems currently to be the best way to plan for the expenditure of the state's HOPWA funds.

(h) CONSOLIDATED PLAN CERTIFICATIONS

- see following pages -

(i) Monitoring

DHCD and EOHHS recognize and fulfill the monitoring requirements of the four grant programs included in this plan. Monitoring activities are conducted in accordance with the HUD regulations for each program, and may include the following:

- 1) explanation of grant contract requirements and deadlines to all grantees;
- 2) field visits to monitor work in progress and completed projects; monitoring is also an excellent opportunity to explore local community development strategies and possibilities and place DHCD assistance in a broader context for local officials.
- 3) telephone, field visit, or office conference assistance to grantees upon request, or if the agency has identified concerns as a result of a field visit or other technical assistance effort;
- 4) detailed explanation of ways to improve grant administration procedures should a grantee be having difficulty in meeting contract conditions;
- 5) ongoing consultation with HUD CPD regional office regarding program status, regulatory and reporting requirements, possible changes in program design, etc.; and
- 6) suspension of grant activities where warranted.

The CDBG program holds yearly workshops for applicants to describe the program's aims and requirements; both CDBG and HOME hold sessions with grantees each year to review all contract conditions, requirements, procedures for requesting payment, etc. CDBG also requires quarterly reports and year-end audits to track activity and progress, and is now developing a comprehensive monitoring process so that one CDBG staff person would have comprehensive knowledge of all funded activities in any one community. The aim of this effort is to assure the consistent application of program standards and requirements.

For ESG, EOHHS is continuing its enhanced reporting requirements requiring dual programmatic and fiscal sign-off by each agency for these reports. In addition, EOHHS has convened two general meetings in Boston and Worcester in December 1997 specifically to review ESG program eligibility and reporting requirements. EOHHS also conducted audit preparation reviews on-site at each of its agencies administering ESG funds.

APPENDICES

- A. Public Hearing and Public Comment Record
- B. SHP Awards
- C. Emergency Service Grant Awards
- D. Local Housing Intercept Agencies
- E. Summary of Programs funded by the MDPH AIDS Bureau
- F. Department of Social Service Teen Living Program Participants
- G. Veterans Services' Contacts
- H. Mixed Population Service Coordination Program
- I. Community Enterprise Economic Development (CEED) Awards
- J. List of HUD Entitlement Communities in Massachusetts
- K. List of CDBG-Eligible Activities

APPENDIX A
PUBLIC COMMENT AND PUBLIC HEARING RECORD

APPENDIX B
McKinney Supportive Housing Program (SHP) Awards

Awards in place in the current year (1995)

Department of Mental Health - Contact: Kathryn McHugh (617)727-5500 x362

Employment Connections	\$2,116,725	Supportive Services, Case management and employment services for the homeless mentally ill statewide
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PATH	\$504,144	Supportive Services, Case management and housing services for the homeless mentally ill in the Tri-City area.
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Department of Public Health - Contacts: Substance Abuse: Jim Cremer (617)624-5134

AIDS: Stephen O'Keefe (617)624-5361

Homeless Substance Abuse Initiatives	\$3,000,000	Transitional housing and services for homeless substance abusers.
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HART	\$787,500	Supportive services to homeless dually diagnosed (AIDS/Addiction) outside Boston
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AIDS Housing	\$633,881	Permanent housing for persons with disabilities in Lawrence (Lazarus) and Framingham (Bethany).
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Massachusetts Rehabilitation Commission - Contact: Lisa Sloan (617)727-8418

Supportive Living Program	\$541,800	Case management services to homeless persons with physical and cognitive disabilities.
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Department of Transitional Assistance - Contact: Debra Connolly Pagnano (617)348-5330

Mobil Resource Teams	\$1,794,240	Housing and employment services for the homeless outside of greater Boston.
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Foundations	\$2,652,204	Transitional housing and services for homeless families in non-profit housing units.
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Department of Housing and Community Development - Contact: Maria McLaughlin (617)727-7765 x511

LHA Transitional	\$2,673,565	Transitional housing and services for homeless families in public housing units.
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Department of Social Services - Contact: Myra Rosenbaum (617)727-3171

DSS Scattered Site (SSTAP)	\$3,000,000	Scattered site housing and services for battered women in private market units.
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APPENDIX C
1997 MCKINNEY EMERGENCY SHELTER GRANT (ESG) AWARDS

Sponsoring Agency	Provider/Description	Award
DMH	Advocates, Framingham 27 Hollis Street Framingham, MA 01701 Marcie Laden - (508) 620-0024 This award funds integrated housing and support stabilization services.	\$32,000
	Westfield Mental Health Center 20 Broad Street Westfield, MA 01085 Kathleen Zadig - (413) 568-1421 This funding supports outreach and services for the dual diagnosed.	\$30,000
	Mental Health Assoc /Gtr Spfld 146 Chestnut St Springfield, MA 01103 Linda Williams - (413) 734-5376 This funding will help support a Safehaven for seriously mentally ill.	\$50,000
	Center for Human Development 332 Birnie Av Springfield, MA 01107 May McCarthy - (413) 536-5473 This funding provides wrap-around services and a bi-lingual counselor for a transitional program in Holyoke.	\$40,000
	Health and Education Services 131 Rantoul St. Beverly, MA 01915 Lucia Kimball - (508)921-1293x305 This funding will provide services to Plowshare residents moving to independent living in the community.	\$33,799
	Tri-City Mental Health 10 Cabot Road Medford, MA 02155 Thomas Lorello (617) 397-2097 This funding will support basic services at a Newbury St SafeHaven for severely mentally ill women.	\$ 50,000

Committee to End Elder Homelessness \$10,000
 201 S. Huntington Avenue
 Boston, MA 02130
 Donna Townsend (617) 522-9388
 This award will partially fund security
 at the new Concord St project for
 homeless elders.

The Psychological Center \$10,572
 One South Union Street
 Lawrence, MA 01843
 Virginia Doocy (617) 685-1337
 This award will partially fund
 physical safety improvements for
 an existing SafeHaven.

DMH TOTAL \$256,371

DMR

South Shore Support Services \$30,000
 PO Box 850557
 507 Washington Street
 Braintree, MA 02185
 Mary Burt - (617) 849-1569
 Funding will support a housing
 specialist position to provide
 housing search, stabilization
 and services for homeless
 mentally retarded in southeastern MA.

DMR TOTAL \$30,000

DPH

Substance Abuse

CASPAR, Inc. \$25,000
 48 Grove Street
 Somerville, MA 02144
 Gail Enman - (617) 628-3850
 This funding provides counselling/case
 management for transitional component of shelter.

The Salvation Army
 Harbor Lights Center
 407 Shawmut Avenue
 Boston, MA 02116
 Major Jean Booth - (617) 536-7469
 This award funds shelter staff
 and beds.

\$52,203

Worcester PIP
 701 Main St., P.O. 17078
 Main St. Station
 Worcester, MA 01601
 Arthur Brousseau - 508-757-0103
 This funding maintains the Aurora
 program and stabilization.

\$79,204

Friends of Shattuck Shelter
 170 Morton Street
 Jamaica Plain, MA 02130-3782
 John O'Brien - 524-8211
 This award supports emergency,
 substance abuse and transitional
 beds and case management services.

\$87,000

BUREAU OF SUBSTANCE ABUSE

\$243,407

AIDS Bureau

Latino Health Institute
 95 Berkley Street- Suite 600
 Boston, MA 02116
 Cyndi Koebert-(617)350-6900x130
 This award will provide HIV
 families and individuals with
 temporary housing assistance.

\$ 17,500

HOAP
 Community HealthLink
 72 Jacques Avenue
 Worcester, MA 01610
 Jerry Schlater-(508)860-1112
 This award provides temporary
 sober housing and assists
 in the move to permanent housing.

\$7,500

Nazareth \$ 10,000
 19 St. Joseph Street
 Jamaica Plain, MA 02130
 Sr. Theresa Marie O'Leary
 (617) 522-4040
 This funding will facilitate the
 movement of homeless families with
 HIV into permanent housing.

AIDS BUREAU \$35,000

DPH TOTAL \$278,407

DSS

Elizabeth Stone House \$14,000
 P.O. Box 59
 Jamaica Plain, MA 02130
 Sheridan Haines - (617) 522-3417
 This award continues funding for
 support groups for battered women.

Harbor Me, Inc. \$37,000
 P.O. Box 505634
 Chelsea, MA 02150
 Antoinette Riley - (617) 884-8974
 This funding supports a transitional
 living program.

Women's Services of Western Mass \$28,300
 146 First Street
 Pittsfield, MA 01201
 Marcia Savage (413) 499-2425
 This funding will provide Next Step
 programs for shelter residents.

Transition House \$30,000
 Box 530
 Harvard Square Station
 Cambridge, MA 02238
 Michele Rose - (617) 354-2676
 This award supports employment
 training, and education services.

Respond, Inc. \$15,000
P.O. Box 555
Somerville, MA 02143
Kate Cloud - (617) 625-5996
This funding supports a housing specialist position.

L.U.K. Crisis Center \$30,000
99 Day Street
Fitchburg, MA 01420
Thomas Hall - (508) 345-0685
This award provides funding for housing search as well as substance abuse and mental health assessments for Latino families.

Independence House \$15,000
160 Bassett Lane
Hyannis, MA 02601
Doreen Lawrence (508) 771-6507
This award provides funding for child care workers to assist families where spouses may be subject to abuse.

Travelers Aid Society \$ 65,000
17 East Street
Boston, MA 02111
Linda Thomas - (617) 542-7286
This funding supports case management and emergency services for families unable to access state or city services.

YWCA Daybreak \$ 32,000
1 Salem Square
Worcester, MA 01608
Ginger Navickas (508) 791-3181
This funding provides services to victims of domestic violence in recovery from substance abuse.

Necesidades \$ 25,120
16 Amory Street
Northampton, MA 01060
Vicki Baum-Hommes (413) 586-1125
This award funds case management staffing and services.

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HAWC \$ 25,000
 27 Congress Street
 Salem, MA 01970
 Margo Casey (508)744-8552
 This awards supports a housing specialist, rental assistance and emergency services.

DSS TOTAL \$316,420

DTA Greater Boston Housing and Shelter Alliance (GBHSA) \$400,000
 5 Park St.
 Boston, MA 02108
 Philip Mangano - (617) 367-6447
 This award funds ten shelters providing beds and services for homeless individuals in the Greater Boston area.

The Lynn Shelter Association \$ 25,000
 100 Willow St.
 Lynn, MA 01901
 Jonathan Lazar - (617) 581-0739
 This award helps fund a homeless day program in Lynn.

Salem Mission \$ 6,500
 7 Crombie Street
 Salem, MA 01970
 Ian Lynch - (508) 744-0500
 This funding continues support of a street outreach and community worker in downtown Salem.

Shelter Inc \$ 12,331
 PO Box 390516
 Cambridge, MA 02139
 Susan Duley - (617) 864-8140
 Funds will be used for emergency repairs and maintenance at Boston Family Shelter.
 DTA TOTAL \$443,833

Veterans' Benefit Clearinghouse 41 Highland Avenue Roxbury, MA 02119 Ralph Cooper - (617) 541-8846 This funding supports outreach and services to homeless street vets.	\$10,000
Central Mass Shelter for Homeless Veterans 69 Grove Street Worcester, MA 01605 Tara O'Connor - (508) 791-1213 This funding supports outreach and reunification services to homeless women vets.	\$10,000
Nam Vets of the Cape and Islands 565 Main Street Hyannis, MA 02601 John Eastman - (508) 778-1590 This funding supports a case manager position serving a SRO for vets on the Cape.	\$10,000
Veterans' Northeast Outreach 21 Wingate St. Haverhill, MA 01832 David Dube - (508) 521-9668 This award will fund a case manager position serving a SRO for vets.	\$25,000
Veterans' Transition House 20 Willis Street New Bedford, MA 02740 Lawrence Kudlac - (508) 990-3458 This award funds an on-site clinician/nutritionist for a 45 room vets transitional housing.	\$31,576
Montachusets OC(Unity House) 294 Central St Gardner, MA 01440 Geraldine Fessler - (508) 632-9601 This award will fund a case manager and services for the vets SRO.	\$10,000
Puerto Rican Veterans Assoc 185 Mill St Springfield, MA 01108 Gumersindo Gomez (413) 731-0194 This award will fund case management services for a vets supportive housing program.	\$20,000
DVS TOTAL	\$116,576

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	Neuro-Rehab Management	\$83,395
	99 Essex Street	
	Melrose, MA 02176	
	Mary Roach - (617) 979-0018	
	Funding will support case management	
	for brain injured individuals in	
	shelters and training/tech assist	
	for shelter staff.	
	MRC TOTAL	\$83,395
DHCD	Family Life Support Ctr.	\$40,000
	85 Main Street	
	No. Adams, MA 02147	
	Robert Ronnow - (413) 743-7957	
	This funding supports homeless	
	prevention services in Northern	
	Berkshire county.	
	CAPIC	\$ 15,000
	100 Everett Avenue	
	Chelsea, MA 02150	
	Robert Repucci (617) 884-6130	
	This funding will support rental	
	assistance, arrears and other short	
	term payments to prevent homelessness.	
	So Shore Community Action	\$ 15,000
	265 South Meadow Road	
	Plymouth, MA 02360	
	Patricia Daly (508) 747-7575	
	This funding will support rental	
	assistance, arrears and other short	
	term payments to prevent homelessness.	
	ABCD	\$ 10,000
	178 Tremont Street	
	Boston, MA 02111	
	Jennifer Laing (617) 474-1438	
	This funding will support rental	
	assistance, arrears and other short	
	term payments to prevent homelessness.	
	GBLS	\$ 31,550
	197 Friend Street	
	Boston, MA 02114	
	Robert Sable (617) 371-1270x500	
	This award will support attorney	
	services to prevent homelessness.	

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Community Service Network	\$ 11,450
52 Broadway	
Stoneham, MA 02180	
Sheila Herbeck (617) 438-5981	
This award will fund a halftime housing specialist to prevent homelessness among individuals.	

DHCD Total	\$123,000
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1997 ESG AWARDS BY AGENCY

DEPT. OF MENTAL HEALTH (DMH)	\$256,371
DEPT. OF MENTAL RETARDATION (DMR)	\$30,000
DEPT. OF PUBLIC HEALTH (DPH)	\$278,407
DEPT. OF SOCIAL SERVICES (DSS)	\$316,420
DEPT. OF TRANSITIONAL ASSISTANCE (DTA)	\$443,831
DEPT. OF VETERANS SERVICES (DVS)	\$116,576
MASS REHABILITATION COMMISSION (MRC)	\$83,395
DEPT OF HOUSING & COMMUNITY DEVELOPMENT	\$123,000

TOTAL	\$1,648,000
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APENDIX D
HOUSING INTERCEPT PROGRAM PROVIDERS

REGION	PROGRAM CONTACT	AGENCY ADDRESS	PHONE #
1.	Faith Frazier	Brockton Area Multi-Services, Inc 47 West Elm Street Brockton,MA 01401	508-584-4298
2.	Jeff Hernandez	Centro Panamericano, Inc. 1 Parker Street So. Lawrence,MA 01843	978- 794-1025
3.	Zelia Kelleher	City of Cambridge Dept. of Human Resources Programs 51 Inman Street Cambridge,MA 02139	617-349-6347
4.	John Sullivan	Lynn Housing Authority 39 Central Square Lynn, MA 01905	617-592-1454
5.	Shelley Abend	Hampshire Community Action Commission 56 Vernon Street Northampton, MA 01060	413-582-4233
6.	Melissa Buchanan	NorthShore Community Action Programs 98 Main Street Peabody, MA. 01960	978-531-0767
7.	Donna Tilson	Somerville Community Corporation 1 Summer Street Somerville, MA 02143	617-776-5931
8.	Ruth McNeil	Community Action Programs Inter-City 100 Everett Avenue Chelsea, MA 02150	617-884-4225
9A.	Sheila Herbeck	Community Services Network, Inc. 52 Broadway Stoneham, MA 02180-1003	981-438-1977
9B.	Laura Bennett	Tri-City Community Action Program 158 Pleasant Street Malden,MA 02148	617-322-4125

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REGION OFFICE	PROGRAM CONTACT	AGENCY ADDRESS	PHONE #	WELFARE OFFICE
10.	Sandra Taylor	Berkshire County Regional Housing Auth. 150 North Street, Suite 42 Pittsfield, MA 01201	413-443-7138	Pittsfield Adams
11.	Wendy Fydenkevez	Franklin Community Action Corporation 393 Main Street Greenfield, MA 01301	413-774-2318 x-117	Athol Greenfield
12.	Tom Picucci	Rural Housing Improvement, Inc. 218 Central Street, P.O. Box 429 Winchendon, MA 01475-0429	978-297-5300	Southbridge Milford
13	Michael Wells	New England Farm Workers' Council 1628-1640 Main Street Springfield, MA 01103	413-781- 2145	Westfield,Holyoke Springfield ,West Springfield
14.	Damary Rosa	People Acting in Community Endeavors 166 William St. P.O.Box 5626 New Bedford, MA.)2742	508-999-9920	Wareham
15.	Michele Goss	Quincy Community Action Programs, Inc. 1509 Hancock St. Quincy, MA 02169	617-479-8181 x 113	Quincy
16.	Allison Cook	Housing Assistance Corp. 460 West Main Street Hyannis, MA 02601	508-771-5400	Orleans Barnstable
17.	Caronanne Procaccini	Community Action Committee of Cape Cod and the Islands 115 Enterprise Rd. Box 954 Hyannis, MA 02601	508-771-1727	Falmouth and the Islands
18.	Jennifer Laing	Action for Boston Community Development 90A Washington Street Dorchester, MA 02121	617-474-1438 617-474-1429	Boston
23.	Philip Fokas	South Middlesex Opportunity Council 354 Waverly Street Framingham, MA 01701	508-620-2392	Framingham

DRAFT REGION OFFICE	PROGRAM CONTACT	AGENCY ADDRESS	PHONE #	WELFARE OFFICE
24.	Kay Connor	South Shore Housing Developing Corp. 169 Summer Street Kingston, MA 02364	617-585-3885	Plymouth
25.	Gisele Sears	Middlesex Human Service Agency, Inc. 24 Crescent St. Suite 401 Waltham, MA 02154	781-891-9510	Waltham
26.	Lisa Comeau	The Salvation Army 739 Water Street Fitchburg,MA 01420	978-665-8716	Fitchburg
27.	Fred Crane	Community Healthlink,Inc P.O.Box 229, Greendale Station Worcester,MA 01606-0229	508-860-1045	Worcester
28.	Barbara Tarvers	Citizens for Citizens, Inc. 264 Griffin Street Fall River, MA 02724	508-679-0041	Fall River

APPENDIX E
Summary of Programs funded by the AIDS Bureau

Supportive Housing Programs under contract with AIDS Bureau (operating as of 12/31/97)

<u>Program/Location</u>	<u>Program Description</u>	<u>Number of Units</u>
Amory Street Community Peg Newman Program Director 125 Amory St. Jamaica Plain, MA 02119 (617) 522-8057	Supervised apartment program for homeless adults with AIDS who need 24 hour support.	14 units
The Bobbie White House Joan Beaudouin Program Coordinator P.O. Box 365 Boston, MA 02118 (617) 236-0998	Congregate SROs for homeless adults with AIDS who are in recovery.	13 units
Coventry St. Community Kim Barros Program Director 8 Coventry Street Roxbury, MA 02120 (617) 427-5285	Congregate SROs for single adults with AIDS who need supportive services. [Formerly called Tremont-Arch Program.]	24 units
La Comunidad de Walnut Park James Martinez Program Coordinator 1990 Columbus Ave Boston, MA 02119 (617) 427-3041	Apartments within the BHA's Walnut Park development for single adults or couples, targeted to Latino, who need supportive services.	6 units
Corpus Christi House Marylou Pietrangelo Director 155 Franklin Street Lawrence, MA 01841 (978) 689-4321	Congregate supportive residence for 8 single adults and a 2-unit duplex for families.	10 units
Foley House Patrick Manning Program Director 214 Bradford Street Provincetown, MA 02657 (508) 487-6440	Congregate supportive housing for for homeless single adults with HIV/AIDS.	10 units
Home Supportive Program Milagros Garcia Program Director 20 Whittier Street Roxbury, MA 02120 (617) 427-1000 x-75	Scattered site apartments for homeless families with HIV (targeted to Latinos) who need supportive services.	8 units

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HOP-Housing Options Program Maureen Skehan JRI Health 120 Boylston Street Boston, MA 02116 (617) 457-8142 x-304	A Sec.8 Scattered -site rental subsidy program for individuals disabled by HIV/AIDS. Available in Metro-Boston. (Other disabled populations also served)	30 units
Hope House David Ramos Program Director 306 Osborn Street Fall River, MA 02721 (508) 324-9225	Congregate SROs for homeless adults with AIDS who need 24 support.	10 units
Huntington at Symphony Jennifer Matias, Director 270 Huntington Ave. Boston, MA 02115 (617) 266-7040	Clustered apartments for people with AIDS who need supportive services.	25 units
The Joseph McAllaster House Heather Adams Wilcox Residence Program Manager 526 Massachusetts Avenue Boston, MA 02118 (617) 450-1357	Congregate SROs for homeless adults with AIDS who need assistance with daily living tasks.	9 units
Joy Street Residence Michol Sullivan Residence Program Manager 56 Joy Street Boston, MA 02114 (617) 450-1338	Supervised apartment program for single adults and families with AIDS who need supportive services. [Formerly called the Peter Faneuil House.]	20 units
JRI Assisted Living Program Christina Granahan Senior Program Coordinator JRI Health / ALP-TBRA-HOP 120 Boylston Street Boston, MA 02116 (617) 457-8142 x-309	Scattered sites statewide for adults, homeless youth, couples, and families with AIDS who need who need various levels of ass- istance; 25 units receive an intensive level of services.	160 units
Julie House Lynda Page Program Manager 48 Lawrence Street Lowell, MA 01852 (978) 454-6547	Congregate SROs for homeless single adults with AIDS who need 24 hour support.	10 units
LARC--The Living and Recovering Community Harry Monaco Program Director Lemuel Shattuck Hospital 170 Morton St. 11 North Jamaica Plain, MA 02130 (617) 522-8110 x-449	Transitional congregated SROs for single adults with AIDS who are in early recovery or who have difficulty with their recovery efforts and who need a set of intensive services to be prepared for successful placement in the community.	15 units

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Luis Martinez House Karen Jenkins Coordinator 101 Nye Street New Bedford, MA 02740 (508) 984-7514	Congregate supportive residence for single adults with HIV/AIDS in recovery from substance use.	10 units
Nazareth Residence Celenia Toledo Program Director 91 Regent Street Roxbury, MA 02119 (617) 541-0100	Transitional congregated living for women and children with HIV infection; 24 hour support.	10 units
New Beginnings at Bethany Hill Betsy Conway Program Director 89 Bethany Hill Road Framingham, MA 01701 (508) 370-3573	Congregate SROs in 4 modules for homeless adults with AIDS; case management, substance abuse services, and practical support.	12 units
Next Step Home Micheal Aguiar Project Aware-SSTAR 386 Stanley Street Fall River, MA 02720 (508) 679-5222	A 40 unit scattered-site program for various disabled populations; 8 units are for individuals and families with HIV/AIDS.	8 units
Open Door Program Kim Briggs Director of Client Services Cambridge Cares About AIDS 678 Massachusetts Avenue Cambridge, MA 02139 (617) 661-3040	SROs for single men with AIDS who may have a dual diagnosis who need assisted living.	15 units
Project HOAP - S+C Sue Chayes Program Supervisor Community Healthlink 72 Jacques Avenue Worcester, MA 01606 (508) 421-4302	Clustered congregated living for 30 homeless adults and families. 18 units for people with HIV/AIDS and substance abuse; 12 for people with mental illness.	18 units
Residential and Support Program Mariann Polmatier Program Director River Valley AIDS Project 120 Maple St. Suite 110 Springfield, MA 01103 (413) 737-2437	Scattered site apartments for homeless families and single adults with AIDS in the Greater Springfield-Holyoke area.	23 units

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Rockwell Street Residence Marlene Crouse Program Director 28 Rockwell Street Dorchester, MA 02124 (617) 825-8564	Congregate SROs for homeless adults with AIDS who also have mental illness and/or substance abuse histories who need a set of intensive services.	10 units
Ruah, Breath of Life Elizabeth Sloan Program Director 10 Russell Street Cambridge, MA 02140 (617) 492-8828	Congregate SROs for homeless single women with AIDS who need 24 hour supervision.	7 units
School Street Community Steven Ponte, Director 8 School Street J.P./Roxbury, MA 02119 (617) 522-8057	Congregate SROs for single adults with HIV/AIDS who also have histories of substance abuse or mental illness who need 24 hour support.[Formerly known as the Ellen James House.]	12 units
Serenity Supported Housing Lucinda Nolet Program Director 9 Nike Village Topsfield, MA 01983 (978) 887-0833	Clustered SROs in five modules for homeless single adults who need 24 hour supportive services.	12 units
SRO Special Needs Housing Collaborative Keri Aulita/Bernard Coleman AIDS Action Committee 131 Clarendon Street Boston, MA 02116 (617) 437-6200 x-1303	Clustered SROs for homeless adults with AIDS who need managed support.	26 units
TBRA-Tenant-Based Rental Assistance Program Craig Todaro, JRI Health 120 Boylston St. Boston, MA 02116 (617) 457-8142 x-345 1-800-201-8282	A statewide scattered-site rental assistance program for individuals and families with HIV/AIDS. Case coordination and referral services.	202 units
WISH House Theodora Griffith J&T Developments 655 Morton Street Mattapan, MA 02126 (617) 298-2604	Congregate program for up to 6 women (some may have small children).	6 units
DPH Rental Assistance Prog. Jim Woodard Housing Advocate AIDS Action Committee 131 Clarendon Street Boston, MA 02116 (617) 450-1348	20 rental subsidies (no specific supportive services) for individuals & families with HIV/AIDS in the Metro-Boston area (via the Boston Housing Authority).	20 units

PROGRAMS WITH A COMMITMENT FOR FUNDING THAT ARE IN DEVELOPMENT WITH EXPECTED START DATES IN 1998

Robert McBride House David Garten Planning Office for Urban Affairs of the Archdiocese of Boston 185 Deveshire St. 6th Fl 1998. Boston, MA 02110 (617) 350-8885	Supervised apartment program for single adults, couples, and 3 families with AIDS who need supportive residential services. Expected to open in the Spring of [Originally known as the St. Cecilia's AIDS Housing.]	17 units
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RELATED PROGRAMS FUNDED BY THE AIDS BUREAU

AIDS Housing Corporation Marie Herb Executive Director 95 Berkeley St. Suite 305 Boston, MA 02116 (617) 451-2248 x-26	Provides technical assistance and training state- wide to agencies that operate or that are plan- ning to develop AIDS housing programs.
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CHIP - Community Housing Innovations Program	CHIP is a statewide network of housing search and case coordination services to help homeless people Craig Todaro with HIV/AIDS to access rental subsidies quickly, JRI-ALP-CHIP to locate rental units, to negotiate leases, and Justice Resource Institute to refer to community-based services to ensure successful tenancies. The CHIP network is:
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<u>AREA</u>	<u>AGENCY</u>	<u>TELEPHONE</u>
Boston	JRI-ALP-CHIP	(617) 457-8142
Brockton	BAMSI	(508) 580-0219
Taunton	Community Cnslg	(508) 828-7030
Fall River	SSTAR-Proj Aware	(508) 679-5222
New Bedford	CHHS	(508) 996-0067
Cape & Islands	HAC	(508) 771-5400
Cape (Lower)	PASG	(508) 487-9445
North Shore	NSCAP	(978) 531-0767
Merrimack Valley	Catholic Char.	(978) 452-1421
Metro-West	SMOC	(508) 620-2316
Fitchberg	CARE Services	(978) 345-4366
Worcester	APW	(508) 755-3773
Spfld to Nhamptn	River Valley	(413) 737-2437
Franklin County	Family Plan	(413) 773-8888
Berkshire County	Red Cross	(413) 442-1506

HART Program Thomas Wilson, Jr. Statewide Coordinator 13 Isabella Street Boston, MA 02116	HART (Housing AIDS/Addiction Resource Team) pro- vides training to the staffs and direct interventions (as needed) to the residents of AIDS housing HART-Victory Programs to address the issues of substance abuse, recovery, relapse, and prevention.
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Homeless Prevention Program
Rental Start-up Program
Michael Miller
Coordinator of Residential
Assistance Programs
AIDS Action Committee
131 Clarendon Street
Boston, MA 02116
(617) 450-1467

Short-term rental assistance program available
statewide to prevent eviction and to help moving
into new, affordable housing. This program pro-
vides short-term rental assistance to over 250
households per year.

NOTE: The AIDS Bureau of the Massachusetts Department of Public Health (DPH) has issued a new directory of all "Services for People Affected by HIV/AIDS in Massachusetts." A free copy of the directory is available by calling the AIDS Bureau at (617) 624-5300.

The AIDS Bureau has also issued "Standards of Care: Supportive Housing for Persons Living with HIV/AIDS in Massachusetts." A free copy of these standards of care is available by calling the AIDS Bureau at (617) 624-5300.

MEMBERS OF THE STATE'S HOPWA ADVISORY COMMITTEE WITH PHONE AND FAX:

- | | | |
|---|--|--|
| 1) Marilyn Contreas
100 Cambridge St. 18th Fl.
Mary-Anne Morrison
100 Cambridge St. 17th Fl.
Boston, MA 02202 | DHCD, Boston
FAX: (617) 727-4259
DHCD, Boston
FAX: (617) 727-0082 | TEL: (617) 727-7001 x-408
TEL: (617) 727-7130 x-655 |
| 2) Bruce Ehrlich
Scott Madden
Boston, MA 02108 | Public Facilities Department, Boston
26 Court St. 8th Fl. | TEL: (617) 635-0362
FAX: (617) 635-0383 |
| 3) Stephen Fleischer
131 Clarendon St.
Boston, MA 02116 | AIDS Action Committee, Boston | TEL: (617) 450-1219
FAX: (617) 450-1265 |
| 4) Philip Fokas
Ouseynou Diagive
300 Howard St.
Framingham, MA 01701 | SMOC
Framingham Resource Center | TEL: (617) 620-2392
FAX: (617) 620-2310 |
| 5) Judy Graham
94 Hemlock Drive Apt. 101
Gardner, MA 01440 | Consumer Representative, Gardner | TEL: (508) 632-8521 |
| 6) Cyndi Koeber
95 Berkeley St.
Boston, MA 02116 | Latino Health Institute, Boston | TEL: (617) 350-6900 x-130
FAX: (617) 350-6901 |
| 7) Maryanne Polmatier
120 Maple St. Suite 110
Springfield, MA 01103 | River Valley AIDS Project, Springfield | TEL: (413) 737-2437
FAX: (413) 737-3521 |
| 8) Osvaldo Rivera
1990 Columbus Ave. Unit 164
Roxbury, MA 02119 | Consumer representative | TEL: (617) |

DRAFT

9) Leonard Stewart P.O. Box 1522 Provincetown, MA 02657	Provincetown AIDS Support Group	TEL: (508) 487-9445 FAX: (508) 487-7089
10) Marie Herb 95 Berkeley St. Suite 305 Boston, MA 02116	AIDS Housing Corporation, Boston	TEL: (617) 451-2248 x-26 FAX: (617) 451-2011
11) Peter Rossner 85 Green Street Worcester, MA 01604	AIDS Project Worcester, Worcester	TEL: (508) 755-3773 FAX: (508) 795-1665
12) Elisabeth Zweig-Snippe 270 Washington St. Boston, MA 02143	Catholic Charities, Somerville/Boston	TEL: (617) 625-1920 x-202 FAX: (617) 629-5764

AGENCIES FUNDED WITH THE STATE'S HOPWA FUNDS:

1) AIDS Action Committee	Stephen Fleischer	As above
2) AIDS Housing Corporation	Marie Herb	As above
3) DHCD/JRI	Mary-Anne Morrison	As above
Justice Resource Institute JRI - Health 120 Boylston St. Boston, MA 02116	Laurie Bloom	TEL: (617) 457-8142 x-308 FAX: (617) 457-8155
4) Latino Health Institute	Cyndi Koebert	As above
5) Victory Programs Victory - HART 13 Isabella Street Boston, Massachusetts 02116	Joan Loughlin	TEL: (617) 357-8182 FAX: (617) 357-7175
6) Vinfen Corporation School Street Community 8 School Street J.P./Roxbury, MA 02119	Steven Ponte	TEL: (617) 522-8057 FAX: (617) 983-3741

APPENDIX F TEEN LIVING PROGRAMS

Agency: Casa Myrna Vazquez, Inc.
Boston,
Phone: 617-521-0100

Agency: Adolescent Transitional Living Pro.
Dorchester
Phone: 617-521-0165
Fax: 617-521-0168

Agency: Crittenton Hastings
House
Boston
Phone: 617-782--7600

Agency: Teen Living Program
Brighton
Phone: 617-782-7600
Fax: 617-782-6839

Agency: Family Service of Gr. Boston
Boston
Phone: 617-523-6400 X 5600

Agency: Teen Living at Family Independence
Roxbury
Phone: 617-541-0944
Fax: 617-523-3034

Agency: Boston Children's Services
Boston
Phone: 617-267-3700

Agency: Young Parents' Program
Dorchester
Phone: 617-825-1342
Fax: 617-267-8142

Agency: Lutheran Social Services
Worcester
Phone: 508-849-2154

Agency: YOU, Inc. Teen Apartment Program
Worcester
Phone: 508-849-5600 X256

Agency: L.U.K. Crisis Center, Inc.
Fitchburg
Phone: 508-345-0685

Agency: Transition House
Fitchburg
Phone: 508-343-7919
Fax: 508-345-8205

Agency: Lutheran Social Services
Worcester
Phone: 508-799-2499

Agency: L.S.S. Teen Living Program
Worcester
Phone: 508-849-2156
Fax: 508-791-1110

Agency: Lutheran Social Services
Brockton
Phone: 508-580-5773

Agency: The Ruth House
Brockton
Phone: 508-5773
Fax: 508-580-5830

Agency: YWCA of Western
Massachusetts
Springfield
Phone: 413-732-3121

Agency: Fort Pleasant TLP
Springfield
Phone: 413-731-0837
Fax: 413-747-0542

Agency: YWCA of Western
Massachusetts
Springfield
Phone: 413-732-3121

Agency: Holyoke TTLP
Holyoke
Phone: 413-536-8115

Agency: Open Pantry Community
Services
Springfield
Phone: 413-737-5354

Agency: Open Pantry Teen Living
Living Program
Springfield
Phone: 413-731-5960

DRAFT

Agency: Northern Educational Services
Springfield
Phone: 413-733-2238

Agency: Berkshire Center for Families
Pittsfield
Phone: 413-448-8281

Agency: Dial Self
Greenfield
Phone: 413-774-7054

Agency: Wayside Youth & Family Support
Marlboro
Phone: 508-481-8290

Agency: Just a Start Corporation
Cambridge
Phone: 617-776-8353

Agency: Serving People in Need
Lynn
Phone: 617-598-9417

Agency: YWCA of Gr. Lawrence
Lawrence
Phone: 508-667-0331

Agency: Catholic Charitable Bureau
Boston
Phone: 617-482-5440

Agency: Cape Cod Human Services
Hyannis
Phone: 508-398-4034

Agency: Brighthouse of Norwood
Arlington
Phone: 781-769-4343

Agency: NES Teen Living Program
Springfield
Phone: 413-733-2238
Fax: 413-737-5446

Agency: Redfield House
Pittsfield
Phone: 413-448-2997
Fax: 413-445-5404

Agency: Room to Grow
Greenfield
Phone: 413-773 - 5438
Fax: 413-773-3335

Agency: TLP Framingham
Framingham
Phone: none yet
Fax: 508-460-6993

Agency: Just A Start House
Sommerville
Phone: 617-776-8353
Fax: 617-623-9864

Agency: Family Life Center-TLP
Lynn
Phone: 617-598-9417
Fax: 617-598-9153

Agency: YWCA Teen Living Program
Lawrence
Phone: 508-688-4046
Fax: 508-689-4080

Agency: St. Michael's Family Center
Lowell
Phone: no phone yet
Fax: 617-482-9737

Agency: Visions
South Yarmouth
Phone: 508-398-4034
Fax: 508-790-3378

Agency: Summerhill House
Norwood
Phone: 617-769-4343
Fax: 617-769-2332

APPENDIX G

SERVICES FOR VETERANS IN CRISIS

Montachusets Outreach Ctr.	Gardner	978-632-9601
Nam Vet of the Cape and the Islands Outreach Center	Hyannis	508-778-1590
North Shore Veterans Counseling Service	Beverly	978-921-4851
Springfield Bilingual Veterans' Center	Springfield'	413-731-0194
Veterans' Association of Bristol County	Fall River	508-679-9277
Veterans' Benefits Clearinghouse	Dorchester	617-45-7030
Veterans' Northeast Outreach Center	Haverhill	978-521-9668
Veterans' Outreach Center Metro-West	Framingham	508-879-9888
Veterans' Outreach Center, Pittsfield	Pittsfield	413-499-0256

Veteran-Run Shelters for Homeless Veterans Contacts

Central MA Shelter for Homeless Veterans	Worcester	508-791-1213
New England Shelter for Homeless Veterans	Boston	617-248-9400
Transition House	New Bedford	508-990-3458
Western Massachusetts Shelter for Homeless Veterans	Northampton	413-582-3059

Veteran-Run Transitional Housing Contacts

Harford Manor and VBC Apartments	Roxbury	617-445-7030
The Homestead and two Single family homes	Hyannis	508-778-1590
The Mansion	Haverhill	978-521-9668
52 Maple Street	Springfield	413-731-0194
New England Shelter for Homeless Veterans	Boston	617-248-9400
Transition House	New Bedford	508-990-3458
Unity House	Gardner	978-632-9601

APPENDIX H

MIXED POPULATION SERVICE COORDINATION PROGRAM

	<u>LHA</u>	<u>SERVICE COORDINATOR</u>	<u>ADDRESS</u>	<u>TELEPHONE</u>
1.	Brockton	Carl Pitaro	Belair Towers 105 Belair Street, #108 Brockton, MA 02401	508-427-9190 508-580-3411 (fax)
2.	Cambridge	Nan Donovan	Manning Apartments 237 Franklin Street Cambridge, MA 02139	617-576-6755 617-491-1317 (fax)
3.	N.S. Consortium	Gail Rielly-York Sandra McDonough	HES 162 Federal Street Salem, MA 01970	978-745-2440 Ipswich 978-921-2415 Beverly
4.	Northampton	John McKimmie	Northampton Housing Authority 49 Old South Street Northampton, MA 01060	413-584-4030
	Amherst	Eunice Torres	Ann Whalen Apartments 33 Kellogg Avenue Amherst, MA. 01002	413-253-9847x20
5.	Barnstable	Gina Orlando	Barnstable Housing Authority 146 South Street Falmouth, MA 02601	508-771-7223 508-778-9312
	Falmouth	Sally Fritz	Falmouth Housing Authority 115 Scranton Street Falmouth, MA 02601	508-548-1977
6.	Salem	Betty-Jo Owens	North Shore Elder Services 152 Sylvan Street Danvers, MA 01923	978-825-0166 978-750-8053 (fax)
7.	Revere	Heidi Oliveri	Alfred C. Liston Towers 45 Dolphin Avenue Revere, MA 02150	617-284-8989 781-284-0065 (fax)
	Chelsea	John Koch	Buckley Building 14 Bloomingdale Street Chelsea, MA 01824	617-884-7440

MIXED POPULATION SERVICE COORDINATION PROGRAM**(continued)**

	<u>LHA</u>	<u>SERVICE COORDINATOR</u>	<u>ADDRESS</u>	<u>TELEPHONE</u>
8.	S.W. Consortium	Cheri Revell	Uxbridge Housing Authority Calumet Court P.O. Box 391 Uxbridge, MA 01569	508-278-3232 (fax) 508-883-4143
9.	Worcester	Michael Flanagan	George F. Booth Apts. 88 Haven Lane Worcester, MA 01605	508-798-4666 508-798-4666 (fax)
10.	Fall River	Rita Lebeau	Francis J. Barregi Heights 1863 Pleasant Str., Apt. 101 Fall River, MA 02723	508-675-3534
11.	Lynn	Michelle D'Amico	Caggiano Plaza 174 South Common St. Lynn, MA 01905	781-447-2845 781-592-6296 (fax)
	Saugus	Vicki Aqua	Heritage Heights 19 Talbot Street Saugus, MA 09106	781-233-2116
12.	Quincy	James Graham	O'Brien Towers 93 Bicknell St. Quincy, MA 02169	617-847-4360
	Weymouth	Laureen Pizzi	Weymouth Housing Authority 402 Essex Street Weymouth, MA 02188	781-331-2323
	New Bedford	Stacey Brouillette	95A Peckham Street New Bedford, MA 02746	508-996-8572 508-991-8618 (fax)
13.	Leominster Fitchburg Groton Littleton	Donna White	100 Main Street Leominster, MA 01453	
	Cathy Fatovic		Somerville Housing Authority 30 Memorial Road Somerville, MA 02145	

APPENDIX I **FY98 CEED AWARDS**

FY98 CEED funds have been awarded to CDC's in the following communities:

Athol		(508)249-9295
Boston		(617)727-7004
Brockton		(508)559-6161
Chelsea	Childrens Commission on Hispanic Affairs	(781)889-4567
	Chelsea Neighborhood Housing	(781)889-1375
Chesterfield		(413)296-4536
North Eastham (Lower Cape Cod)		(508)240-7873
Fitchburg/Leominster		(978)342-9561
Framingham		(508)875-6609
Gardner		(508)630-2975
Great Barrington		(413)528-6550
Greenfield		(413)774-7204
Holyoke	Greater Holyoke Inc.	(413)536-4611
	Nueva Esperanza	(413)533-9442
Lawrence	Arlington Neighborhood	(978)687-3993
	Lawrence Planning and Neighborhood Dev.	
Lee		(413)243-5528
Lowell	Cambodian American League of Lowell	(978)454-3707
	Centralville Neighborhood Partnership	(978)459-0551
	Coalition for a Better Acre	(978)452-7523
Lynn	Union Street Corridor CDC	(617)477-7090
	Lynn CDC	(617)581-6013
Methuen	Methuen Arlington Neighborhood	(978)681-5645
New Bedford		(508)979-4684
North Adams		(413)664-6369
Northampton		(413)586-5855
Palmer		(413)283-3003
Salem		(508)745-8071
Springfield	Hungry Hill	(413)788-9014
	South End CDC	(413)732-5105
Somerville		(617)776-5931
Taunton		(508)823-9347
Waltham		(781)891-6689
Westfield		(413)562-7221
Worcester	Green Island/Vernon Hill	(508)752-2394
	Main South	(508)752-6181
	Oak Hill	(508)754-2858

APPENDIX J

HUD ENTITLEMENT COMMUNITIES IN MASSACHUSETTS

Arlington	Lynn
Attleboro	Malden
Barnstable	Medford
Boston	New Bedford
Brockton	Newton
Brookline	Northampton
Cambridge	Pittsfield
Chicopee	Quincy
Fall River	Salem
Fitchburg	Somerville
Framingham	Springfield
Gloucester	Taunton
Haverhill	Waltham
Holyoke	Westfield
Lawrence	Weymouth
Leominster	Worcester
Lowell	Yarmouth

APPENDIX K

ELIGIBLE COMMUNITY DEVELOPMENT BLOCK GRANT ACTIVITIES:

(NOTE: As presented in 1995 plan)

Activities eligible for assistance with Massachusetts Community Block Grant Program funds are only those listed below. (In all cases, unless otherwise noted, "this title" or "Title I" refers to Title I of the Housing and Community Development Act of 1974, as amended).

1. the acquisition of real property, including air rights, water rights, and other interests therein, which is: (a) blighted, deteriorated, deteriorating, undeveloped, or inappropriately developed from the standpoint of sound community development and growth; (b) appropriate for rehabilitation or conservation activities; (c) appropriate for the preservation or restoration of historic sites, the beautification of urban land, the conservation of open spaces, natural resources, and scenic areas, the provision of recreational opportunities, or the guidance of urban development; (d) to be used for the provision of public works, facilities, and improvements eligible for assistance under Title I; or (e) to be used for other public purposes;
2. the acquisition, construction, reconstruction, or installation (including design features and improvements with respect to such construction, reconstruction, or installation which promote energy efficiency) of public works, facilities and site or other improvements, including neighborhood facilities, centers for the handicapped, senior centers, historic properties, utilities (including power generation and distribution facilities using renewable resource energy systems), streets, street lights, water and sewer facilities, foundations and platforms for air rights sites, pedestrian malls and walkways, and parks, playgrounds and recreation facilities established as a result of reclamation, and other construction activities carried out in connection with a river and land adjacent thereto where assistance under other federal laws or programs is determined to be unavailable, flood and drainage facilities in cases where assistance for such facilities under other federal laws or programs is determined to be unavailable, and parking facilities, solid waste disposal facilities, recycling or conversion facilities, and fire protection services and facilities which are located in or which serve designated community development areas;
3. code enforcement in deteriorated or deteriorating areas in which such enforcement together with public or private improvements and services to be provided, may be expected to arrest the decline of the area;
4. clearance, demolition, removal, and rehabilitation (including rehabilitation which promotes energy efficiency) of buildings and improvements (including interim assistance, financing public or private acquisition for rehabilitation, and rehabilitation of privately-owned properties and including the renovation of closed school buildings);
5. special projects directed to the removal of material and architectural barriers which restrict the mobility and accessibility of elderly and handicapped persons;
6. payments to housing owners for losses of rental income incurred in holding for temporary periods housing units to be utilized for the relocation of individuals and families displaced by activities under this title;
7. disposition (through sale, lease, donation, or otherwise) of any real property acquired pursuant to Title I, or its retention for public purposes;

8. provisions of public services, including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, energy conservation, welfare or recreation needs, if such services have not been provided by the unit of general local government (through funds raised by such unit, or received by such unit from the state) during any part of the twelve-month period immediately preceding the date of submission of the Statement with respect to which funds are to be made available under Title I and which are to be used for such services, unless the Secretary finds that the discontinuation of such services was the result of events not within the control of the unit of general local government, except that not more than 15 per cent statewide of the amount of any assistance under Title I may be used for activities under this paragraph;
9. payment of the non-federal share required in connection with a federal grant-in-aid program undertaken as part of activities assisted under Title I;
10. payment of the cost of completing a project funded under Title I of the Housing Act of 1949;
11. relocation payments and assistance for displaced individuals, families, businesses, organizations, and farm operations, when determined by the grantee to be appropriate;
12. activities necessary to: (a) develop a comprehensive community development plan; and (b) develop a policy/planning/ management capacity so that the recipient of assistance under this title may more rationally and effectively (i) determine its needs, (ii) set long-term goals and short-term objectives, (iii) devise programs and activities to meet these goals and objectives, (iv) evaluate the progress of such programs in accomplishing these goals and objectives, and (v) carry out management, coordination, and monitoring of activities necessary for effective planning and implementation;
13. payment of reasonable administrative costs related to establishing and administering to establishing and administering a federally approved enterprise zone and payment of reasonable administrative costs and carrying charges related to the planning and execution of community development and housing activities, including the provision of information and resources to residents of areas in which community development and housing activities are to be concentrated with respect to the planning and execution of such activities, and including the carrying-out of activities as described in section 704(e) of the Housing Act of 1954 on the date prior to the date of enactment of the Housing and Community Development Amendments of 1981;
14. provision of assistance including loans (both interim and long term) and grants for activities which are carried out by public or private non-profit entities, including: (a) acquisition of real property: (b) acquisition, construction, reconstruction, rehabilitation, or installation of (i) public facilities, site improvements, and utilities, and (ii) commercial or industrial buildings or structures and other commercial and industrial real property improvements;
15. assistance to neighborhood-based nonprofit organizations, local development corporations, nonprofit organizations serving the development needs of the communities of non-entitlement areas, or entities organized under section 301(d) of the Small Business Investment Act of 1958 to carry out a neighborhood revitalization or community economic development or energy conservation project in furtherance of the objectives of section 101 (c);

16. activities necessary to the development of comprehensive community-wide energy use strategy, which may include items such as: (a) a description of energy use and projected demand by sector, by fuel type, and by geographic area; (b) an analysis of the options available to the community to conserve scarce fuels and encourage use of renewable energy resources; (c) an analysis of the manner in, and the extent to which the community's neighborhood revitalization, housing, and economic development strategies will support its energy conservation strategy; (d) an analysis of the manner in, and the extent to which energy conservation objectives will be integrated into local government operations, purchasing and service delivery, capital improvement budgeting, land use planning and zoning, and traffic control, parking, and public transportation functions; (e) a statement of the actions the community will take to foster energy conservation and the use of renewable energy resources in the private sector, including the enactment and enforcement of local codes and ordinances to encourage or mandate energy conservation or use of renewable energy resources, financial and other assistance to be provided (principally for the benefit of low and moderate income persons) to make energy conserving improvements to residential structures, and any other proposed energy conservation activities; (f) appropriate provisions for energy emergencies; (g) identification of the local governmental unit responsible for administering the energy use strategy; (h) provision of a schedule for implementation of each element in the strategy; and, (i) a projection of the savings in scarce fossil fuel consumption and the development and use of renewable energy resources that will result from implementation of the energy use strategy;
17. provision of assistance to private, for-profit entities, when the assistance is necessary and appropriate to carry-out an economic development project;
18. the rehabilitation or development of housing assisted under Section 17 of the United States Housing Act of 1937; and,
19. provision of assistance to facilitate substantial reconstruction of housing owned and occupied by low and moderate income persons (a) where the need for the reconstruction was not determinable until after rehabilitation under this section had already commenced; or, (b) where the reconstruction is a part of a neighborhood rehabilitation effort and the grantee (i) determines the housing is not suitable for rehabilitation, and (ii) demonstrates to the satisfaction of the Secretary that the cost of substantial reconstruction is significantly less than the cost of new construction and less than the fair market value of the property after substantial reconstruction.
20. provision of technical assistance to public or nonprofit entities to increase the capacity of such entities to carry out eligible neighborhood revitalization or economic development activities, which assistance shall not be considered a planning cost as defined in paragraph (12) or administrative costs as defined in paragraph (13)
21. housing services, such as housing counseling energy auditing, preparation of work specifications, loan processing, inspections, tenant selection, management of tenant-based rental assistance, and other services related to assisting owners, tenants, contractors, and other entities, participating or seeking to participate in housing activities authorized under this section, or under Cranston-Gonzalez National Affordable Housing Act, except that Activities under this paragraph shall be subject to any limitation on administrative expenses imposed by any law;
22. provision of assistance by recipients under this title to institutions of higher education having a demonstrated capacity to carry out eligible activities under this subsection for carrying out such activities;

23. provision of assistance to public and private organizations, agencies, and other entities (including nonprofit and for-profit entities) to enable such entities to facilitate economic development by (a) providing credit (including providing direct loans and loan guarantees, establishing revolving loan funds, and facilitating peer lending programs) for the establishment, stabilization, and expansion of micro-enterprises (b) providing technical assistance, advice, and business support services (including assistance, advice and support relating to developing business plans, securing funding, conducting marketing, and otherwise engaging in micro-enterprise activities) to owners of micro-enterprises and persons developing micro-enterprises; and (c) providing general support (such as peer support programs and counseling) to owners of micro-enterprises and persons developing micro-enterprises;
24. activities necessary to make essential repairs and to pay operating expenses necessary to maintain the habitability of housing units acquired through tax foreclosure proceedings in order to prevent abandonment and deterioration of such housing in primarily low- and moderate-income neighborhoods; and
25. provision of direct assistance to facilitate and expand home ownership among persons of low and moderate income (except that such assistance shall not be considered a public service or purposes of paragraph (8)) by using such assistance to: (a) subsidize interest rates and mortgage principal amounts for low and moderate income home-buyers; (b) finance the acquisition by low-and moderate-income home-buyers of housing that is occupied by the home-buyers; by low and moderate income home-buyers of housing that is occupied by the home-buyers; (c) acquire guarantees for mortgage financing obtained by low and moderate income home-buyers from private lenders (except that amounts received under this title may not be used under this subparagraph to directly guarantee such mortgage financing and grantees under this title may not directly provide such guarantees) (d) provide up to 50 percent of any downpayment required from low or moderate income homebuyer; or (e) pay reasonable closing costs (normally associated with the purchase of a home) incurred by a low or moderate income home-buyers.

In accordance with federal regulations, no activity listed as eligible under section 105(a) of the Housing and Community Development Act of 1974 (as amended) will be specifically excluded from any component of the Massachusetts Community Block Grant Program.

